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IF /,-- 435
  FILL OUT 405 ENTER USER ID
  REGISTRATION & PASSWORD
  FORM
  440
  NO
  FILL...
. . . 408
  SELLER REGISTRATION
  SELLER NAME:
  ADDRESS:
  PRIMARY CONTACT:
  TELEPHONE:
  FAX:
  E-MAIL:
  DESCRIPTION OF COMPANY:
   PREFERRED
              USER NAME:
  PREFERRED PASSWORD:
  PREFERRED PASSWORD (VERIFICATION):
  Fig. 1 0
  427
  SELLER DATA
  NAME, ADDRESS, CONTACT, USER NAME PASSWORD
 26/3,K/39
               (Item 36 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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            **Image available**
00748806
METHOD AND APPARATUS FOR TRACKING CONSUMERS
PROCEDE ET DISPOSITIF DE SUIVI DE CONSOMMATEUR
Patent Applicant/Assignee:
  SHOPEXPERT COM INC, 1375 Sutter Street #400, San Francisco, CA 94109, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
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    US (Residence), US (Nationality), ( Designated only for: US)
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    US (Nationality), ( Designated only for: US)
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Legal Representative:
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    7733 Forsyth Boulevard, St. Louis, MO 63105, US,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200062231 A1 20001019 (WO 0062231)
                        WO 2000US9759 20000412 (PCT/WO US0009759)
  Application:
  Priority Application: US 99129010 19990413
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
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Fulltext Word Count: 21699
Patent Applicant/Assignee:
... For all designated states except: US)
Patent Applicant/Inventor:
    Designated only for: US)
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Set S1	Items Description 687 AUCTION? OR METAAUCTION? OR MULTIAUCTION? OR DUTCHAUCTION?
S2	OR ((BID OR BIDD?) AND OFFER?) OR EBAY OR E()BAY 254 RESTAURANT? OR EATERY OR EATERIES OR BISTRO? OR CAFI OR CA- FETERIA? OR (DINING OR DINE? OR EAT?)()OUT OR STEAKHOUSE OR C- HOPHOUSE OR TEAROOM? OR TEASHOP? OR TEAHOUSE? OR COFFEEHOUSE? OR COFFEE()(SHOP? ? OR BAR OR BARS)
S 3	5859 CERTIFICATE? OR DISCOUNT OR COUPON? OR VOUCHER? OR FREEBIE? ? OR DISCOUNT OR (PRICE OR EXPENSE? OR FEE OR FEES OR CHARG? OR OUTLAY?) (2N) (ABATE? OR CONCESSION? OR REDUC? OR DEDUCT? OR SET(1W)OFF OR BREAK?) OR FREE
S4	18396 PREDETERMINED OR PREDEFINED OR PRESELECT? OR DEFINED OR SPECIFI? OR DESIGNAT? OR SELECT? OR DEMAND?
S5	620 S4(5N)(TIME OR PERIOD? ? OR INTERVAL? OR INTERLUDE? OR DUR- ATION? OR DAY? ? OR WEEK? ? OR MONTH? ? OR TIMESPAN? ? OR TIM- EFRAME?)
S6	113 S4(5N) (VALUE OR WORTH OR AMOUNT? ?)
S7	1493 IDENTIFICATION? OR IDENTIFIER? OR ID OR INDICATOR?
S8	83 (WINN? OR VICTOR? OR SUCCESSFUL?) (2N) (BIDDER? OR CUSTOMER? OR CONSUMER? OR PATRON? OR CLIENT? OR SUBSCRIBER?)
S9	2246 REGISTER? OR ENROLL? OR SIGN()(UP OR ON) OR ENLIST? OR JOIN OR JOINING OR JOINED
S10	3634 (PERSONAL OR PRIVAT? OR DETAILED OR INDIVIDUAL? OR DEMOGRA-PHIC?) (3N) (INFO OR INFORMATION OR PARTICULARS OR DATA OR DETAIL? OR CHARACTERISTIC?)
S11	6606 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?) (3N) (PREFERENCE? OR WANT? OR REQUIRE? OR NEED? OR DESIRE? OR IMPERATIV? OR TASTE OR TASTES OR PSYCHOGRAPHIC? OR PROFILE? OR PROFILING)
S12	682 INCENTIVE? OR MOTIVAT? OR ENTICE? OR ENTICING OR PERSUA? OR STIMULUS OR STIMULI? OR TEMPT?
S13	1153 AWARD? OR REWARD? OR LOYALTY() POINTS OR PERKS OR PERQUISIT? OR BONUS? OR PRIZE?
S14	19316 SURVEY? OR POLL? OR EVALUATION? OR APPRAISAL? OR CANVAS OR CANVASS? OR RESEARCH? OR ANALYZ? OR ANALYS? OR QUANTIFY? OR Q-UANTIFI?
S15	18253 AD OR ADS OR ADVERTIS? OR ADVERTIZ? OR ADVERT? ? OR PUBLIC- I? OR COMMERCIAL? ? OR MARKETING OR PROMOT?
S16	33392 SELECTION OR SELECTING OR CHOSEN OR CHOSE OR CHOOS? OR DIR- ECTED OR DIRECTING OR TARGET? OR AIMED OR AIMING OR POINTED OR POINTING OR DESIGN OR DESIGNED OR DESIGNAT? OR FOCUSED OR FO- CUSING OR NICHE OR PINPOINT? OR CUSTOM!?
S17	1020 SEARCHAB? OR (SEARCH? OR RETRIEV?)(1W)(FEATURE? OR FUNCTIO- N? OR BOX OR FORM? ? OR CAPABL? OR CLICK()ON) OR GET()FUNCTIO- N? ?
S18	503 (CHAT? ? OR CHATTING) () (ROOM? OR WINDOW?) OR VRML OR (INTE-RACTIVE? OR INSTANT OR REALTIME OR REAL()TIME OR TEXT) (2N) ((D-ISCUSS? OR CONFERENC??? OR MESSAGE) ()BOARD?) OR DATACONFERENC-??? OR IRC
S19	23943 S14 OR ASSESS? OR JUDG? OR CENSOR??? OR REVIEW? OR CRITIQU- E? OR RATING? OR OPINION? OR LIKE?(2N) DISLIKE?
S20	5333 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?) (3N) (DEFINED OR SPECIFIED OR DESIGNATED OR PREFERRED OR CHOSEN OR CHOICE? OR CHOOS? OR SELECT? OR DEMAND? OR REQUEST? OR ASKED OR ASKING OR INQUIR?)
S21	6550 CALCULAT? OR ALGORITHM? OR VALUAT? OR ENUMERAT? OR COMPUT? NOT COMPUTER?
S22	10730 S5 OR S6 OR PARAMETER? OR PARTICULARS OR DETAILS OR LOCATION? OR PLACE? ?
S23	4 S1 AND S2
S24	18 (S1 OR S2) AND S3 AND S22 AND (S8 OR S9 OR S10 OR S11 OR S- 12 OR S13 OR S15 OR S16 OR S17 OR S18 OR S19 OR S20 OR S21)
S25 S26	9 S24 NOT PD>19991215 0 (S1 OR S2) AND (S20(5N)S22) AND S12 AND S13 AND (S16(5N)(V-ALUE OR WORTH OR AMOUNT?? OR S3))

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S29	4	(S1	OR	S2)	AND	(S12	OR	S13)	AND	(S16	(101	1) (VA	LUE	OR	WORTH	OR
		AMOUN'	Г??	OR	S3))											
S30	7	(S1	OR	S2)	AND	(S20	(5N)	S22)								
S31	32	(S1	OR	S2)	(S)(S)	512 0	R S1	.3)								
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23/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

01752231 DOCUMENT TYPE: Product

PRODUCT NAME: EventMaster 1.6 (752231)

CaterMate (680133)

61 Brown Rd

Ithaca, NY 14850 United States

TELEPHONE: (607) 257-2410

RECORD TYPE: Directory

CONTACT: Sales Department

CaterMate's EventMaster 1.6 helps event planners and and facility managers quickly and easily book events. Customer and event data are instantly available, and documents are easy to create and manage. EventMaster 1.6 generates proposals, contracts, and invoices, as well as management reports. Users can track precosting, forecasting, and revenue items and critical dates. EventMaster also offers customizable correspondence templates, cash flow management, and staff scheduling features. Event planners can also integrate EventMaster with their accounting applications, Microsoft Office (R) applications, Janus display boards, and RoomView Pro (R) software.

DESCRIPTORS: Parties & Weddings; Food Service; Restaurants; Hotels; Scheduling; Facilities Management; Bid Preparation

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Event Planners, Hotels, Banquet Rooms, Hospitality,

Catering Facilities, Restaurants

PRICE: Available upon request

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: On-site training; training; technical support;

telephone support

OTHER REQUIREMENTS: 64MB RAM; 1GB disk space required

SERVICES AVAILABLE: Updates

REVISION DATE: 000000

23/5/2

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00127460 DOCUMENT TYPE: Review

PRODUCT NAMES: Barter (841838)

TITLE: Barter Meets the New Economy

AUTHOR: Plummer, Allen

SOURCE: Small Business Computing, v5 n11 p31(2) Nov 2000

ISSN: 1529-5117

HOMEPAGE: http://www.smalloffice.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Most businesses have extra inventory, services, or goods that are never sold to consumers, but increasing numbers of companies are choosing to barter away their excess in return for something of value, rather than

writing off unsold products and services as losses. The International Reciprocal Trade Association reports that in 1998, 464,000 companies bartered almost \$11 million in goods for the year. One such business is Planet Organics, an organic food delivery service, which uses online bartering for ongoing expenses, rather than one-time needs. For instance, BarterTrust is used each month for services such as advertising and photocopying, and for employee rewards, such as meals in local restaurants and chiropractic care. Online bartering is very similar to conventional bartering. Both types require users to join an organization that lists services and goods and negotiates with others in the organization. In the case of online bartering, the organization is a Web site that performs as a bank and a shopping mall to retain and maintain records of a member's barter dollars. Sites highlighted are BarterItOnline, which offers an equity trading feature, an area for bartering talent for goods and services, and a barter rewards program; BarterTrust, which allows bartering via e-mail, phone, or face-to-face; BigVine, an online-only service; and Ubarter, which combines traditional and online bartering.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Auctions; B2B Marketplaces; Barter; E-Commerce; Small

Business

REVISION DATE: 20010430

23/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00126290 DOCUMENT TYPE: Review

PRODUCT NAMES: BarterTrust (789186); BigVine (795071)

TITLE: Trade Ya? E-Barter Thrives

AUTHOR: Lorek, Laura

SOURCE: Interactive Week, v7 n32 p32(1) Aug 14, 2000

ISSN: 1078-7259

HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Bartering, a business process in which two parties agree to exchange goods or services without the exchange of money, is now part of the online economy thanks to such sites as BarterTrust.com, BigVine.com, and Ubarter.com. Ubarter offers business-to-business (B2B) barter services for retail, professional, media, and other corporate members and has over 12,000 business members in North America. Ubarter offers over 20,000 products and services. Transaction volume in 1999 was about \$30 million. Ubarter's annual revenue was over \$3.8 million. Ubarter charges a 5 percent transaction fee to buyers and sellers, most of whom operate in businesses with 100 employees or fewer. BarterTrust has acquired three offline barter exchanges in the U.S., three in Canada, and one in Mexico. BarterTrust competes with BigVine, which is an online bartering company with over \$50 million in venture capital from Kleiner Perkins Caufield & Byers, American Express, and Sanford Robertson. BigVine's site makes trades using 'trade dollars,' which are collected by companies that register with the site, list goods and services, and sell them to other members. BigVine's revenues come from commissions, which are generally 8 percent and generally split between buyer and seller. Many types of businesses are engaged in bartering, including lawyers, accountants, human resource specialists, restaurants , auto supply stores, construction companies, and cell phone resellers.

COMPANY NAME: Internet Barter Inc (674575); BigVine.com (677914)

DESCRIPTORS: Auctions; B2B Marketplaces; Barter; E-Commerce; Internet

Shopping; New Economy

REVISION DATE: 20011130

23/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00125015 DOCUMENT TYPE: Review

PRODUCT NAMES: Content Providers (830207)

TITLE: The Next Big Wave

AUTHOR: Dell, Adam

SOURCE: Industry Standard, v3 n32 p83(1) Aug 21, 2000

ISSN: 1098-9196

HOMEPAGE: http://www.thestandard.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Epinions.com, an example of a new breed of content service provider (CSP), wants to lead the industry for consumer reviews, while eCustomers.com, another CSP, covets the consumer purchasing preferences, content aggregation, and distribution market. Such companies seek to be the CSPs of the Internet, and if they succeed, their content would become pervasive. Many offline companies aggregate and distribute content in particular categories, but online companies that own aggregation and distribution engines have much more exciting potential. For instance, Zagat's, a well-known offline restaurant review brand, synthesizes survey data to create ratings and reviews. However, this business model is not as saturating as content from such providers as Epinions, which will have a much larger audience, a more responsive customer base, and real-time feedback. If they can reach critical mass by exploiting an aggregate of content contributors, CSPs can have the same type of broad-based success enjoyed by eBay with auctions . As application service providers (ASPs) increase in number, CSPs could rule distribution of business data across enterprises by providing such resources as customer databases and manufacturers' catalogs. When CSPs begin to dominate, new data mining services will also become available to provide new and more insightful analysis of commerce and consumer actions.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Content Providers; Information Retrieval; Internet Shopping

REVISION DATE: 20001030

25/5/1

 ${\tt DIALOG\,(R)\,File\ 256:SoftBase:Reviews,Companies\&Prods.}$

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01746363 DOCUMENT TYPE: Product

PRODUCT NAME: USA 99: Streets & Destinations (746363)

Sierra On-line Inc (233293)

4247 S Minnewawa Ave

Fresno, CA 93725 United States

TELEPHONE: (310) 649-8000

RECORD TYPE: Directory

CONTACT: Sales Department

USA 99: Streets and Destinations provides a **detailed** map of the U.S., along with an Internet Planning Guide, \$6,000 in **coupons** and travel discounts, and links to travel-related Web sites. Travelers can receive step-by-step driving directions with a link to Mapquest, which can then be printed out and referred to along the way. USA 99: Streets and Destinations includes over 1.6 million listings, with information regarding **restaurants**, lodgings, National Parks, golf courses, business centers, and theme parks. **Locations** are **searchable** by state, city, address, or zip code. The CD also allows users to personalize maps with text or symbols; access maps and information concerning any of the 160,000 cities or six million miles of road; and zoom in on maps with a 10x zoom function.

DESCRIPTORS: Hybrid Media; Travel; Mapping; Families; CD-ROMs; Recreation & Hobbies; Internet Travel; Navigation Aids; Content Providers; Information Retrieval

HARDWARE: IBM PC & Compatibles; 80486; Pentium

OPERATING SYSTEM: Windows

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Cross Industry, Travellers, Families

PRICE: \$29.95; includes discounts on travel

OTHER REQUIREMENTS: 12MB RAM; 30MB disk space; SVGA, 256-color graphics;

Win 9x; mouse; REVISION DATE: 990706

25/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00119942 DOCUMENT TYPE: Review

PRODUCT NAMES: Auctions (840581); E-Commerce (836109

TITLE: Going, Going, Gone!: E-commerce is leading to an anything-goes...

AUTHOR: Dalton, Gregory

SOURCE: Information Week, v755 p44(5) Oct 4, 1999

ISSN: 8750-6874

HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

A discussion of online bidding and dynamic pricing activities looks at the Web as a 'dynamic marketplace in which prices are more fluid than ever.' Online bidding continues to expand and become more popular, as shown by the broad-based success of companies such as eBay and Priceline.com. Buyers and sellers can haggle over all types of consumer, business, farming, and

industrial equipment and supplies. A spokesperson for Visteon, the parts subsidiary of Ford Motor Company, says the firm held a reverse auction to source \$150 million in circuit boards and other automotive parts. Visteon plans to solicit bids from suppliers for an additional \$350 million in multi-year contracts. Dave Vent, CIO of Visteon, explains that bargaining with multiple suppliers can take months, but the same tasks can be done via the Internet in just hours. Analysts expect online bidding to become as universally used as stock quotes and free e-mail, and it should significantly change the way in which products move through the supply chain. Buyers and sellers interface directly and more often to determine the worth of an item at a specific point in time. Two forms of online bidding are described: auctions and exchanges.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Auctions; E-Commerce; Internet Marketing; Manufacturing;

Purchasing

REVISION DATE: 20010330

25/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00117251 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - egghead.com Superstores (868051)

TITLE: Net Money: Egghead.com's Net Pay

AUTHOR: Gunn, Eileen

SOURCE: Internet World, v5 n21 p47(1) Jun 7, 1999

ISSN: 1097-8291

HOMEPAGE: http://www.iw.com

RECORD TYPE: Review REVIEW TYPE: Company

Egghead.com could be that rare buy, an Internet value stock, if the company can provide analysts and customers with a more defined pricing strategy so that a possible growth rate can be determined. Egghead.com is a resurrected electronics retailer that has a revenue-to-market cap multiple that is about one-third that of its peer group. However, this discount is unwarranted, says an analyst . Another analyst reports that the stock will most likely remain undervalued until the company can better define its pricing strategy. About a year ago, Egghead began closing its physical locations to become a much cooler Internet company. The Web site sells computers, peripherals, accessories, and low-end software, but also has an auction feature where Egghead.com is the seller, and an off-price liquidation outlet. The latter two ventures sell household appliances, clothing, gardening equipment, and electronics. The new model seems to be effective, since in fiscal year 1999 (ending in March), online sales were up 149 percent. Egghead still leverages its brand name, but has to compete with such brands as Priceline.com, Amazon.com, and eBay . Egghead is taking a circumspect approach to pricing, and is testing lower pricing, but has not committed to a particular market segment. This could hurt the stock, say analysts , but Egghead.com says the company intends to alter growth goals based on the market and market opportunities.

COMPANY NAME: egghead.com Superstores (639397)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Electronic Software Distribution; Internet Marketing;

Retailers; Software Marketing

REVISION DATE: 20010730

25/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00116026 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Streets & Trips (677302)

TITLE: On the Road Again AUTHOR: Lang, Nancy A

SOURCE: Windows Magazine, v10 n5 p178(1) May 1999

ISSN: 1060-1066

HOMEPAGE: http://www.winmag.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: A

Microsoft's Expedia Streets & Trips 2000 includes updated versions of Expedia Streets 98 and Expedia Trip Planner 98. The new release has more than 6 million miles of road maps, door-to-door driving directions, and online updates describing current detours and road construction. The program also can customize routes as needed, and provides large amounts of information from such resources as the Zagat Survey restaurant quide and the infoUSA travel guide. Testers used a trip from Long Island, New York to Manhattan, New York City, New York to put Expedia Streets and Trips 2000 through its paces, and found it to be somewhat sluggish but information-packed. Clicking Trip Options and choosing Quickest gave testers a route, and mileage, commute time, and fuel consumption and cost information. The existence of a toll was also noted, but not the cost, which can change on short notice. Testers could use Preferred and Edit Preferences to avoid the toll and create a new, toll- free route. In spite of a few informational aberrations, Streets & Trips is recommended as a companion to help travelers in new locations .

COMPANY NAME: Microsoft Corp (112127)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: IBM PC & Compatibles; Information Retrieval; Internet Travel;

Mapping; Navigation Aids; Travel; Windows

REVISION DATE: 20010730

25/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00107622 DOCUMENT TYPE: Review

PRODUCT NAMES: Online Stock Trading (837407)

TITLE: Equity Auction Seeks Better Prices

AUTHOR: Epstein, Chuck

SOURCE: Wall Street & Technology, v16 n2 p58(2) Feb 1998

ISSN: 1060-989X

HOMEPAGE: http://www.wallstreetandtech.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Christopher Keith's Financial Auction Network (FAN), a versatile Internet-based system, runs on Windows PCs to allow price improvement by exposing retail orders to a large number of traders on the system. Among participants are retail broker/dealers, buy-side institutions, over-the-counter (OTC) market makers, and exchange specialists who want to adhere to the Security and Exchange Commission's (SEC's) new order handling rules on maximum order exposure. FAN creates an online auction so that institutions, brokers, and discount traders can directly interact in an 'electronic crowd.' Other participants could be electronic equity crossing networks, including POSIT and the Arizona Stock Exchange, Instinet, and other electronic communications networks. Firms and traders running Windows

can gain access to the FAN system in one part of the screen, without interfering with other trading and brokerage activities. FAN users will have all the time and location benefits that New York Stock Exchange specialists and market makers have as regards seeing customer price, size, and other important trading information. FAN competes with many systems, but has some advantages. A critical benefit is trade pricing at the moment of execution, not when entered. Another advantage is use of intelligent agents, or Electronic Liquidity Finders, that find counterparties anywhere inside the FAN system on behalf of the owner.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Internet Marketing; Online Stock Trading; Order Fulfillment

; Securities; Stock Brokers; Stock Market; Windows

REVISION DATE: 20020630

25/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00103002 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft SQL Server (259748)

TITLE: Extranet Saves Lawyer Time, Money

AUTHOR: Jones, Kevin

SOURCE: Interactive Week, v4 n27 p30(1) Aug 11, 1997

ISSN: 1078-7259

HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

For a lawyer who works with a commercial real estate practice and purchases title insurance or title search services from Chicago Title Insurance, Microsoft's Microsoft SQL Server is used on an extranet to pull information from the title company's mainframe system. The data is automatically imported to a Microsoft Word document that is quickly uploaded as a simple Hypertext Markup Language (HTML) document. The system allows lawyers to log in, look at a list of current real estate transactions, and download forms and documents needed. The straightforward database-implemented publishing system permits the lawyer to employ a new type of mobile computing that allows him to work on a laptop in clients' offices and restaurants , so that he is only in the office a few days a week. He can prepare complete documents from beginning to end in the clients' locations for better, faster client service. The Castlelink extranet is available free to any lawyer who buys title insurance or search services from Chicago Title Insurance. About 120 lawyers in the Chicago area use Castlelink, and more are coming aboard every day. Chicago Title Insurance also plans tests of the extranet application in California and Ohio.

COMPANY NAME: Microsoft Corp (112127)

DESCRIPTORS: Database Management; Extranets; Insurance; Intranets; Law

Firms; Legal; Real Estate; SQL Server; Telecommuting

REVISION DATE: 20010930

25/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00095714 DOCUMENT TYPE: Review

PRODUCT NAMES: MSN Expedia Travel (636568)

TITLE: Expedia Puts Do-It-Yourself Travelers in the Driver's Seat

AUTHOR: Fairlie, Rik

SOURCE: Mobile Computing & Communications, v8 nl p24(1) Jan 1997

ISSN: 1047-5567

HOMEPAGE: http://www.mobilecomputing.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: B

Microsoft's free Expedia travel software presents users with a Web-based travel reservation system. The intuitive program presents travelers with a single source for planning a trip. Consumers can reserve air travel, hotel rooms, and rental cars online, and search through an electronic travel guidebook. The Web site also gives visitors volumes of information such as restaurant listings, city maps, sightseeing details, and more. The handy Flight Wizard airline booking module is one of the easiest reservation systems available. Users can search flights offered by nearly 700 carriers to find the lowest fare, best airline, nonstop service, or preferred time of day. The program will link all air, car, and hotel segments of an itinerary together, presenting users with a final list of what is being accessed where. The hotel directory lists over 25,000 hotels and it can be searched by location, amenities, price, or other parameters. Safe transactions are ensured through Secure Socket Layer, or users can choose to call a toll-free number to provide credit card data.

PRICE: \$0

COMPANY NAME: Microsoft Corp (112127)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Recreation & Hobbies; Reservation Systems; Travel

REVISION DATE: 20010330

25/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00084808 DOCUMENT TYPE: Review

PRODUCT NAMES: Sesame Street: Let's Make A Word/Letters/Numbers Macintosh & Windows (565814)

TITLE: Sesame Street: Let's Make a Word

AUTHOR: Staff

SOURCE: FamilyPC, v3 n1 p97(1) Jan 1996

ISSN: 1076-7754

HOMEPAGE: http://www.family.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: A

Creative Wonders' Sesame Street: Let's Make a Word for children ages three to six is a recommended interactive game that helps kids develop word, spelling, vocabulary, phonics, and other language skills. The child participates in a game show hosted by the animated cast of Sesame Street and begins by choosing a Muppet word expert. Next the child chooses to visit either a park, construction site, restaurant, or farm. The word expert selects the word game played at each place. For example, kids can play the Sound-It-Out-game with the Two-Headed Monster. In Rosita's Spanish Game, the child links objects to Spanish words, and kids can also play in Free Play, point and click mode. Let's Make a Word is an excellent choice for children who know the alphabet and want to learn more about sounds, rhyme, and word formation.

PRICE: \$50

COMPANY NAME: Creative Wonders (612201)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Apple Macintosh; E-Learning; Educational Games; Families; Foreign Language Packages; Games; IBM PC & Compatibles; Language Skills

; MacOS; Multimedia; Preschool Age; Schools; Windows

REVISION DATE: 20010630

25/5/9

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods. (c) 2002 Info. Sources Inc. All rts. reserv.

00084787 DOCUMENT TYPE: Review

PRODUCT NAMES: Phototone Alphabets (590738)

TITLE: Alphabet Array is a Type Treat

AUTHOR: Karol, Michael

SOURCE: Graphic Arts Monthly, v67 n8 p80(1) Aug 1995

ISSN: 1047-9325

HOMEPAGE: http://www.gammag.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: A

Letraset's Phototone Alphabets digital fonts application is fun to use because it gives the user access to more than 500 exceptionally decorative letters, numbers, and punctuation marks. The fonts are royalty free, high resolution, 300-dpi, 4x3.6 inch CMYK TIFF scans with no unlocking fee. The vendor created the upscale, single-character digital fonts from photos of many real-life sources, including unique street and restaurant signs, graffiti, neon signs, typewriter keys, collectible books, movie marquees, colonial engravings, and other appealing and useful objects. Letters are retrieved using a dialog box that searches using defined parameters in a keyword list. Four complete alphabets and a bonus collection of letterforms are provided. All font aficionados will adore this collection.

PRICE: \$199

COMPANY NAME: Letraset USA (418927)

SPECIAL FEATURE: Output Samples

DESCRIPTORS: Desktop Publishing Utilities; Fonts; Graphic Arts; Graphics

Tools

REVISION DATE: 19960330

29/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00127460 DOCUMENT TYPE: Review

PRODUCT NAMES: Barter (841838)

TITLE: Barter Meets the New Economy

AUTHOR: Plummer, Allen

SOURCE: Small Business Computing, v5 nll p31(2) Nov 2000

ISSN: 1529-5117

HOMEPAGE: http://www.smalloffice.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Most businesses have extra inventory, services, or goods that are never sold to consumers, but increasing numbers of companies are choosing to barter away their excess in return for something of value , rather than writing off unsold products and services as losses. The International Reciprocal Trade Association reports that in 1998, 464,000 companies bartered almost \$11 million in goods for the year. One such business is Planet Organics, an organic food delivery service, which uses online bartering for ongoing expenses, rather than one-time needs. For instance, BarterTrust is used each month for services such as advertising and photocopying, and for employee rewards , such as meals in local restaurants and chiropractic care. Online bartering is very similar to conventional bartering. Both types require users to join an organization that lists services and goods and negotiates with others in the organization. In the case of online bartering, the organization is a Web site that performs as a bank and a shopping mall to retain and maintain records of a member's barter dollars. Sites highlighted are BarterItOnline, which offers an equity trading feature, an area for bartering talent for goods and services, and a barter rewards program; BarterTrust, which allows bartering via e-mail, phone, or face-to-face; BigVine, an online-only service; and Ubarter, which combines traditional and online bartering.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Auctions; B2B Marketplaces; Barter; E-Commerce; Small

Business

REVISION DATE: 20010430

29/5/2

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods. (c) 2002 Info. Sources Inc. All rts. reserv.

00127037 DOCUMENT TYPE: Review

PRODUCT NAMES: AllCommerce 1.0.3 (026972)

TITLE: E-Com Starter Kit: AllCommerce OK for small storefronts but

lacks...

AUTHOR: Dyck, Timothy

SOURCE: eWeek, v17 n47 p69(2) Nov 20, 2000

ISSN: 1530-6283

HOMEPAGE: http://www.eweek.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: B

Zelerate's AllCommerce 1.0.3, a useful online storefront package, is recommended for its easy to use, low-cost storefront. All the components

needed to create a storefront are provided, including a user database for customer registrations; a catalog containing product lines, items, descriptions, and prices; and an order tracker. AllCommerce 1.0.3 competes in the small-storefront market with such products as Actinic Software's Catalog 4.0, which does not have AllCommerce 1.0.3's ability to manage user registrations. However, Catalog 4.0 has more store templates and supports more databases. However, AllCommerce 1.0.3 omits some important features provided in higher-end storefront packages, including personalization features that allow selected user groups to have custom pricing or customized site views. Also omitted is support for incentive coupons, auctioning, and pricing rules for promotion of certain items during special time periods. AllCommerce 1.0.3 is rated good for capability, performance, and manageability, while usability and interoperability are average. In the long term, AllCommerce 1.0.3's open-source code will allow organizations to customize components to meet their specific needs.

PRICE: \$0

COMPANY NAME: Zelerate Inc (671304) SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Catalogs; E-Commerce; Internet Marketing; Open Systems; Order

Fulfillment; Pricing; Retailers

REVISION DATE: 20020630

29/5/3

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00117169 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Yahoo! Inc (862835); Company - Yahoo! Broadcast Services (866202)

TITLE: Yahoo! Eyes Buyouts To Bolster Lead

AUTHOR: Vonder Haar, Steven

SOURCE: Interactive Week, v6 nl3 p9(1) Mar 29, 1999

ISSN: 1078-7259

HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review REVIEW TYPE: Company

Yahoo!'s acquisition of Broadcast.com should be the first of many acquisitions, if Yahoo! intends to keep its lead in the Internet portal market. Yahoo! faces significant competitive pressure from America Online, the NBC television network, and Walt Disney Company. Yahoo! is well advised to purchase companies that fill in gaps in its service, according to an analyst. Yahoo! could choose among multiple courses in its efforts to enhance and enlarge its collection of Net-based applications and services. One way is to continue acquiring leaders in evolving niche markets, such as online coupons, loyalty and reward programs, Web-enabled calendaring, and online escrow services. Yahoo! also could merge with one large player such as eBay or Amazon.com. Yahoo!'s CEO Tim Koogle explains that a critical aspect in timing acquisitions is not the size of the stock swap, but the size of the acquired employee base to be merged with Yahoo!'s operations.

COMPANY NAME: Yahoo! Inc (610909); Yahoo! Broadcast Services (649783)

SPECIAL FEATURE: Tables

DESCRIPTORS: Internet Utilities; Portals; Software Marketing; Streaming

Media

REVISION DATE: 20010930

29/5/4

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00094203 DOCUMENT TYPE: Review

PRODUCT NAMES: UNIX (847151); Microsoft Windows NT (347973)

TITLE: Sun: Army biased for Windows NT

AUTHOR: Monroe, John Stein

SOURCE: Federal Computer Week, v10 n14 p1(2) Jun 10, 1996

ISSN: 0893-052X

HOMEPAGE: http://www.fcw.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Sun Microsystems could stymie the Army Workstation-I program by protesting awards to DEC and Hewlett-Packard (HP). Sun contends that the Workstation-I program office chose two 'low-cost, technically inferior solutions.' The contracts protested are worth as much as \$590 million, and among losing bidders were Sun, Sysorex Information Systems, Concept Automation, and Axil Computer. DEC and HP entered the dispute on behalf of the Army. Sun's protest focuses around the Army's evaluation proposals that include an 'alternate operating system (AOS,)' which is assumed to be Microsoft's Windows NT. Sun did not propose an AOS and contends that Windows NT is not technically equal to UNIX. DEC won its contract by including UNIX and Windows NT, while HP offered UNIX and a Compartmented Mode Workstation, but told the Army Windows NT systems could be added immediately. HP's and DEC's proposals also did not meet several other requirements.

COMPANY NAME: Vendor Independent (999999); Microsoft Corp (112127) DESCRIPTORS: National Defense; Operating Systems; UNIX; Windows NT/2000

REVISION DATE: 20020124

30/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

01576255 DOCUMENT TYPE: Product

PRODUCT NAME: CheckMark Payroll for Windows 3.0 (576255)

CheckMark Software Inc (411426) 724 Whalers Way Bldg H Fort Collins, CO 80525 United States

TELEPHONE: (970) 225-0522

RECORD TYPE: Directory

CONTACT: Sales Department

CheckMark Payroll for Windows 3.0 is an affordable, complete payroll solution for small to medium-sized businesses. Employees can be set up as hourly or salaried with flexible pay periods and deductions (including user - defined deductions based on variable percentage or fixed calculations). Four hourly pay rates can be entered for each employee. The system tracks regular, overtime, double-time, sick and vacation hours on a current and year-to-date basis. It distributes hours and wages by departments. The product includes predefined deductions and additional income categories. Additional income items can be defined as taxable or non-taxable. Features include: (1) handles 401(k) and cafeteria plans; (2) creates payroll checks, employee earnings reports, employer and liability reports and quarterly tax liability reports; (3) prints directly on W-2s, W-3s and 941s; (4) payroll can be customized for a variety of check formats and printers; (5) federal and state tax tables are included and can be modified by user or updated each year for a modest fee; (6) imports employee hours and imports/exports employee and check information; and (7) can be used as a standalone program or can post payroll data to CheckMark's MultiLedger, QuickBooks, Peachtree or M.Y.O.B.

DESCRIPTORS: Payroll; Payroll Tax Tables; Check Writing; Small Business

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Small to Medium-Sized Businesses, Cross Industry

DATE OF RELEASE: 01/94

PRICE: \$199; includes one year support; 90-day money-back guarantee; \$99

per year - support and updates; demo disk available

NUMBER OF INSTALLATIONS: 3000

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Technical support; support contracts available;

telephone support; FAX support

OTHER REQUIREMENTS: 2MB RAM; Windows-compatible monitor; mouse; Windows

95+ required

SERVICES AVAILABLE: Warranty; reference database updates

REVISION DATE: 001129

30/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

01576247 DOCUMENT TYPE: Product

PRODUCT NAME: CheckMark Payroll for Macintosh 6.0 (576247)

CheckMark Software Inc (411426) 724 Whalers Way Bldg H

Fort Collins, CO 80525 United States

TELEPHONE: (970) 225-0522

RECORD TYPE: Directory

CONTACT: Sales Department

CheckMark Payroll for Macintosh 6.0 is an affordable, complete payroll solution for small to medium-sized businesses. Employees can be set up as hourly or salaried with flexible pay periods and deductions (including user - defined deductions based on variable percentage or fixed calculations). Three hourly pay rates can be entered for each employee. The system tracks regular, overtime, double-time, sick and vacation hours on a current and year-to-date basis. It distributes hours and wages by departments (or jobs if using CheckMark's MultiLedger program). Additional income categories can be defined as taxable or non-taxable. Features include: (1) handles 401(k) and cafeteria plans; (2) creates payroll checks, employee earnings reports and quarterly tax liability reports; (3) prints directly on W-2s, W-3s and 942s; (4) can be customized for a variety of check formats and printers; (5) federal and state tax tables are included and can be modified by user or updated each year for a modest fee; (6) imports employee hours and imports/exports employee and check information; (7) can be used as a standalone program or can post payroll data to either CheckMark's MultiLedger or Cash Ledger programs; and (8) exports employee checks and employer taxes to most accounting packages. A Canadian version is available.

DESCRIPTORS: Payroll; Check Writing; Payroll Tax Tables; Small Business

HARDWARE: Apple Macintosh; PowerMac

OPERATING SYSTEM: MacOS

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Small to Medium-Sized Businesses, Cross Industry

DATE OF RELEASE: 01/86

PRICE: \$199 - includes one year support; 60-day money-back guarantee; \$99

per year - support and updates; demo disk available

NUMBER OF INSTALLATIONS: 10000

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Technical support; FAX support; telephone support;

support contracts available

OTHER REQUIREMENTS: 1MB RAM; System 4.1+ required; hard disk recommended

SERVICES AVAILABLE: Warranty; reference database updates

REVISION DATE: 001129

30/5/3

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00124974 DOCUMENT TYPE: Review

PRODUCT NAMES: Cybercafes (842885)

TITLE: You've Got Mail
AUTHOR: Heiderstadt, Donna

SOURCE: FamilyPC, v7 n7 p50(1) Jul 2000

ISSN: 1076-7754

HOMEPAGE: http://www.family.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Hotmail, Yahoo!Mail, Excite Mail, AOLmail, and AT&T WorldNet

netmail.att.net are all Web-based mail services that can be used to communicate from any location in the world. Users can also choose Web-based access provided by their Internet service providers (ISPs). Because cybercafes located around the world provide Internet-connected PCs from which e-mail can be sent, travelers can avoid expensive overseas

telephone calls by signing up for free Web-based e-mail. Cybercafes, which are now located in some of the farthest reaches of the globe, are usually plentiful in larger cities. They are generally found in any area that is a popular destination for young, well-traveled people. Popular locations are areas close to youth hostels, backpacker locations, train stations, and bus depots. Cybercafes are also usually located close to cruise ship docking locations and airports, which have Internet hookups in passenger terminals. Because some connections are tailored to the needs of business travelers, they may be more costly than cybercafes that cater to students. Travelers can check at hotel desks for the location of a close by cybercafe, or call a local hostel for information. English language bookstores may also have a guide to cybercafes. Keyboards overseas are different than American keyboards, and one common difference is a hidden symbol accessible only with a three-key command. Cybercafe staff can probably help.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: E-Mail; Internet Utilities; Remote Network Access;

Restaurants ; Travel REVISION DATE: 20010330

30/5/4

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00124363 DOCUMENT TYPE: Review

PRODUCT NAMES: Auctions (840581

TITLE: Hammer time!
AUTHOR: Keizer, Gregg

SOURCE: PC World, v18 n6 p177(7) Jun 2000

ISSN: 0737-8939

HOMEPAGE: http://www.pcworld.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Small businesses can find new customers by using online auctions, and experts offer a step-by-step guide for using auctions. The first step is to decide whether World Wide Web auctions are right for a particular business. Some of the criteria are that the business sells to consumers and not businesses, that its products have auction appeal, and that the business already has an e-commerce storefront. There are hundreds of places that let buyers bid, but when choosing a site, cost, customer service, and feedback have to be considered, along with the site's form and function, inventory, sellers tools, and if there are any price breaks. The next step is to pick a type of auction. Auction types include straight auctions, Dutch auctions, Yankee auctions, and localized auctions. The last step is to know how to write listings that sell and to set a price, then monitor sales. There are several tools available that can help with these steps.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Tables Charts

DESCRIPTORS: Auctions; Internet Marketing; Small Business

REVISION DATE: 20000930

30/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00119772 DOCUMENT TYPE: Review

PRODUCT NAMES: Auctions (840581); Internet Marketing (835552

TITLE: Online Auctions: From Seedy Flea Markets to Big Business

AUTHOR: Keegan, Paul

SOURCE: Upside, v111 p70(10) Jul 1999

ISSN: 1052-0341

HOMEPAGE: http://www.upside.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

A lengthy discussion of the online auction business emphasizes that online auctions are here to stay, and that they are used by consumers and bricks-and-mortar retailers alike. Online auction attendance continues to expand quickly, as does the number of business buyers and sellers relative to individual sellers. In 1998, 30 percent of auction sales were business-to-consumer transactions and 70 percent were consumer-to-consumer, but in the year 2003, these percentages will nearly be reversed. One eBay user, a photographer and collector of vintage photos who lives in rural Massachusetts, says e - Bay allows him to search and view thousands of photos and to obtain them all too easily, from the convenience of his own desktop . His addiction is certainly not unique since consumers and business users all over the Internet are bragging about their finds, which can range from Beanie Babies to airline tickets. Amazon.com has jumped on the auction profitability bandwagon, and business-to-consumer sites auction surplus, rebuilt, and specialty items. There are also indications that auctions have the potential to change historical ideas about pricing in a capitalist economy. In the future consumers will demand 'all auctions , all the time ,' and will want to bargain over the prices and worth of, for instance, dishwashers, blenders and hotel rooms. Several industry experts give their views on the effects of online auctions on the U.S. economy.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Auctions; E-Commerce; Internet Marketing; Internet Shopping

REVISION DATE: 20010330

30/5/6

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00118572 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Amazon.com Inc (865974)

TITLE: 5 Reasons Why Amazon Can't Have It All

AUTHOR: Andrews, Whit

SOURCE: Internet World, v5 n26 p28(6) Aug 15, 1999

ISSN: 1097-8291

HOMEPAGE: http://www.iw.com

RECORD TYPE: Review REVIEW TYPE: Company

Amazon.com 'can never achieve the kind of pure, intractable hegemony over Internet retail that some fear,' even though Amazon is investing broadly in Internet retail, even to the point of adding entire stores to its front page. Amazon also has auctions, toys, and CDs, and has invested in a pharmacy, pet store, grocery store, and a sporting goods dealer. However, Amazon's movement away from books will create fissures in its plans because Amazon is still primarily a bookstore. Amazon still depends on customers to propose, develop, and create sales. With the exception of a few basic innovations, such as e-mailing a user a notice when a book is available, Amazon has little interaction with customers when they are not in its online store. In contrast, a more recent entry to online retailing, eToys, has embraced opportunities that allow it to encompass heterogeneous editorial-retail experience in e-commerce, with such purchases as Baby

Center. For instance, eToys can now use BabyCenter pregnancy calendar to reach consumers at just the right time to market a particular product. Amazon, on the other hand, waits for the surfer to select a product, and adds value by helping the user choose from a broad category. The future of wish lists, gift registries, calendars, shopping agents, advanced catalogs, buyers' groups, reverse auctions, custom-configured products, and in-context sales are among products discussed.

COMPANY NAME: Amazon.com Inc (646547)

SPECIAL FEATURE: Charts

DESCRIPTORS: Bookstores; Internet Marketing; Internet Shopping; Software

Marketing

REVISION DATE: 20010330

30/5/7

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00112161 DOCUMENT TYPE: Review

PRODUCT NAMES: Boomerang Notes (727164); ExpenseTrak! Notes (725617)

TITLE: Automating the Expense Report Process: Boomerang From Momentum...

AUTHOR: Jennings, Robert

SOURCE: Group Computing Magazine, v3 n2 p58(2) Sep/Oct 1998

ISSN: 1521-1282

HOMEPAGE: http://www.groupcomputing.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: A

Momentum Business Systems' Boomerang and Noteable!'s ExpenseTrak! are reviewed expense report automation packages that run on Lotus Notes. Both are rated excellent, but ExpenseTrak! costs less for organizations that support a relatively small number of users. Both applications are easy to install and use, but have to be configured correctly first. This requires a process akin to setting up a chart of accounts a la Quicken; the user has to create a chart of accounts and expense centers, and decide upon report approval workflow. Boomerang and ExpenseTrak! are very flexible in their configuration options; for instance, users can require reports that exceed a particular amount to be routed to more than one person for approval. They can also require employees to submit receipts for expenses over a particular amount. Both products have well implemented, easy-to-understand user interfaces. Employees can enter expenses, including restaurant bills and airline ticket expenses, in well-designed views. They can select an expense reporting period , or allow the program to choose it. While ExpenseTrak! users have to enter tax paid for every expense, Boomerang uses the total sum and calculates the tax automatically. Users will get the most value by integrating either program with their companies' accounting packages in order to eliminate paperwork and repetitive data entry.

COMPANY NAME: Momentum Business Systems (654329); Noteable! Inc (653977)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Expense Tracking; Network Software; Notes/Domino

REVISION DATE: 20000130

32/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

01072796 DOCUMENT TYPE: Product

PRODUCT NAME: VPO Suite (072796)

Compusearch Software Systems Inc (607801)

22685 Holiday Park Dr #40

Dulles, VA 20166 United States

TELEPHONE: (703) 481-3699

RECORD TYPE: Directory

CONTACT: Sales Department

Compusearch Software Systems' VPO (TM) Suite is a procurement management and e-commerce system that can streamline public sector requisitioning, closeout, archiving, and other processes. VPO Suite offers audit trails, routing and workflow options, financial tracking, and reporting features. The system also encompasses electronic notification, catalog ordering, solicitation creation, award, bid analysis, online bidding, and inspection capabilities. Tapping VPO Suite, companies can increase staff productivity and reduce operating costs. VPO Suite rules are table-driven, allowing companies to customize the system quickly. The Web-based software can be accessed by any user with a browser. Purchasing, warehouse, accounting, and management personnel can link to the software, without employing complex LAN or WAN systems. VPO Suite provides users with its straightforward PRISM interface. PRISM creates pages dynamically and also handles identification and password processing. VPO Suite is used by NASA, the U.S. Department of Agriculture, the Social Security Administration, and approximately 20 other U.S. governmental agencies.

DESCRIPTORS: E-Purchasing; Government; Workflow; Audit; Government Finance; Intranets; Purchase Orders

HARDWARE: Hardware Independent OPERATING SYSTEM: Windows NT/2000 PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: E-Purchasing, Government, Procurement

PRICE: Available upon request

REVISION DATE: 020424

32/5/2

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

01023564 DOCUMENT TYPE: Product

PRODUCT NAME: Gus! Multimedia Speech System (023564)

Gus Communications Inc (644862) 1006 Lonetree Ct

Bellingham, WA 98226-3167 United States

TELEPHONE: (360) 715-8580

RECORD TYPE: Directory

CONTACT: Sales Department

Gus! Multimedia Speech System is Gus Communications' award -winning voice synthesis and communication tool for disabled people. The system helps people with motor disabilities communicate with other people using a set of preprogrammed words and phrases, which are selected using a choice of input

devices. With Gus!, people who have trouble communicating through speech can set up their own pages to, for example, store their frequent requests at restaurants on a dining page, then access this page while dining to help them communicate with others. Gus! Multimedia Speech System enables users to communicate using a switch/mouse device, a talking keyboard, or a talking calculator. Other features include a tool to 'speak' the Windows Clipboard (which works with any Windows application), word prediction features, abbreviation expansion functions, add-on symbol sets, and a user-adjustable speech synthesizer.

DESCRIPTORS: Voice Synthesis; Disability Aids; User Interfaces; Calculators; Front Ends

HARDWARE: IBM PC & Compatibles OPERATING SYSTEM: Windows

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Disabled Users, Primarily People with ALS (Lou Gehrig's

Disease)

PRICE: \$795; Internet demo available; includes mouse/switch

DOCUMENTATION AVAILABLE: User manuals

REVISION DATE: 000000

32/5/3

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

01002623 DOCUMENT TYPE: Product

PRODUCT NAME: Multimedia Travel Workshop CD-ROM (002623)

RecipesWineTravel.com (681571)

4819 Cumberland Ave

Chevy Chase, MD 20815 United States

TELEPHONE: (301) 656-1029

RECORD TYPE: Directory

CONTACT: Sales Department

Multimedia Travel Workshop CD-ROM helps with trip planning by providing sophisticated entry tools that let travel planners capture information from the Internet to build a comprehensive travel guide quickly and efficiently. Travelers can link pictures, slideshows, sound files, and videos to places visited and create a highly personalized travel log that can be shown to friends and relatives. Among Multimedia Travel Workshop's features are itinerary creation, calendars and updates, and monitoring of frequent flyer and other awards . Any traveler will find Multimedia Travel Workshop useful, since over 20 different classification criteria allow users to find the perfect hotel, restaurant , or travel activity. One click of the mouse will create a detailed trip itinerary from entries in a travel guide, and items from the travel guide or itineraries can be automatically added to a master travel calendar. The calendar can show a full year, three months, one month, or the particulars for one day divided into half-hour increments. Multimedia Travel Workshop color-codes the status of all award programs for all family members, each of whom can add impressions and memories to their personal travel diaries. Multimedia content can be added for each place visited on the trip. Multimedia Travel Workshop also converts currencies. The software has links to carefully selected related sites on the Web, and the list, which is updated continually, can be downloaded. The main travel guide window shows entries and photos in 'Book View, 'a scrolling list, data entry form, or a combination view. Smart Capture streamlines addition of travel information from the Web and other files and requires no retyping. Users select the text wanted form the Web and paste it into a large white text box in the Smart Capture window.

DESCRIPTORS: Travel; Recreation & Hobbies; Laptops; Multimedia; Hybrid Media

HARDWARE: IBM PC & Compatibles OPERATING SYSTEM: Windows

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro
POTENTIAL USERS: Travelers

PRICE: \$29.95

REVISION DATE: 000000

32/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00120937 DOCUMENT TYPE: Review

PRODUCT NAMES: Retailers (830308); Internet Shopping (840432)

TITLE: Retailers, E-tailers and the Next Great Business Model

AUTHOR: Ubois, Jeff

SOURCE: ent, v4 n19 p30(2) Nov 3, 1999

ISSN: 1085-2395

HOMEPAGE: http://www.entmag.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Many millions of Americans now shop online, a trend that has pushed Internet retailing, or e-tailing, into the mainstream to the extent that sales are expected to grow to \$23.3 billion in 2001, up from an estimated \$19.1 billion in 2000. E-tailers have to change focus from technology to business strategy to ensure that a successful e-commerce strategy is deployed. Technology-related services, including Web hosting, are becoming commodities, but investors are very excited about the potential of e-tailing. Because Barnes & Noble's online bookstore, for instance, has been estimated at a value of \$3 billion, \$1 billion more than the chain of real-world stores, market capitalization is taking an unexpected turn in many e-tailing companies. Another example is Amazon.com, which lost \$175 million in 1999, but has a market capitalization of almost \$20 billion. However, one analyst asserts that overall consumer spending will not increase and that online retailers will not take significant revenues away from bricks and mortar chains, such as The Gap and Wal-Mart. New models that increase Internet retail sales activities include auctions , affiliate marketing, personalization, noncash rewards, and other business ideas. Some sites try to ease complex buying tasks and decision-making, and others try to link products to content and community. Topics covered include competition between e-tailers and retailers, similarities between retailers and e-tailers, outsourcing, and patents.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts Tables

DESCRIPTORS: E-Commerce; Internet Marketing; Internet Shopping; Retailers;

Web Hosting

REVISION DATE: 20001130

32/5/5

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00120929 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - giftpoint.com Inc (869686)

TITLE: Better Than a Check: Online retailers looking to cash in on the

AUTHOR: Williamson, Debra Aho

SOURCE: Industry Standard, v2 n35 p182(2) Nov 15, 1999

ISSN: 1098-9196

HOMEPAGE: http://www.thestandard.com

RECORD TYPE: Review REVIEW TYPE: Company

Giftpoint.com, a gift certificate site, is one of the largest sellers of qift certificates from over 250 national retailers and restaurants . Giftpoint gets a small percentage of the value of each certificate, and 5 percent of the site's visitors make a purchase, an above average rate for online retailers. Giftpoint had problems expanding its sales and number of retailers in the consumer market, and therefore sought more business from the high-profit corporate gift and incentive business. Giftpoint also made some changes that keep consumers coming back to the site and became more than a gift certificate store. A generic Giftpoint certificate was added to the site, and allows customers to by on the site and redeem at any participating merchant. At first, Giftpoint snail-mailed gift certificates to recipients, with the gift-giver paying the cost. To encourage use of digital gift certificates, Giftpoint added an e-mail choice that for a fee allows gift-givers to send an e-version of a gift certificate. Giftpoint began a program to enter the corporate e gift business and is working on a cobranding strategy with USwest.net, Collegeclub.com, and other companies that will provide discounts to consumers who buy certificates through one of the sites. Other gift certificate sites described are 1-800-Gift-Certificate, CertifiChecks.com, Flooz, GiftCertificates.com, GiftTracker.com, I-gift, and Webcertificate.com.

COMPANY NAME: giftpoint.com Inc (671959)

SPECIAL FEATURE: Buyers Guides

DESCRIPTORS: Internet Marketing; Internet Shopping; Portals; Retailers

REVISION DATE: 20010430

32/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00118552 DOCUMENT TYPE: Review

PRODUCT NAMES: Fraud Protection (844829); Internet (833029)

TITLE: The Online Con AUTHOR: Rothfeder, Jeffrey

SOURCE: PC World, v17 n7 p129(8) Jul 1999

ISSN: 0737-8939

HOMEPAGE: http://www.pcworld.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Con artists operating online, including over-hyped stocks, phony business opportunities, get-rich-quick schemes, and other swindlers, as well as government efforts to control them, are described. Dishonest stock salespeople and their counterparts who sell investments, business ideas, or products, can reach hundreds of thousands of people all at once with just about complete anonymity. Often the desperate and weak are targeted, say Federal Trade Commission officials. The scammers peddle fake weight-loss plans and bogus Viagra pills that are simply placebos. To stem the flood of Internet fraud, the AEC and many state law enforcement agencies have SWAT teams policing the Internet on a daily basis. As e-commerce expands, increasing numbers of people use credit card numbers to order products via the Internet. Hackers can steal, gather, and sell credit card numbers to crammers, who use the data to fraudulently charge card owners. On the

Internet, deceitful merchants work without a genuine physical address, using multiple mail drops. They usually have more than one e-mail address and multiple pseudonyms. The top 10 scams perpetrated via the Web are online auction fraud, pump-and-dump stock scams, multilevel marketing, credit card cramming, loans and credit with advance fees, credit repair, fake travel prizes, get-rich-quick schemes, health and diet elixirs, and work-at-home plans.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Consumer Protection; Credit Cards; Government Regulations;

Internet Marketing; Internet Shopping; Police Departments

REVISION DATE: 20010630

32/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00117169 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Yahoo! Inc (862835); Company - Yahoo! Broadcast Services (866202)

TITLE: Yahoo! Eyes Buyouts To Bolster Lead

AUTHOR: Vonder Haar, Steven

SOURCE: Interactive Week, v6 n13 p9(1) Mar 29, 1999

ISSN: 1078-7259

HOMEPAGE: http://www.interactive-week.com

RECORD TYPE: Review REVIEW TYPE: Company

Yahoo!'s acquisition of Broadcast.com should be the first of many acquisitions, if Yahoo! intends to keep its lead in the Internet portal market. Yahoo! faces significant competitive pressure from America Online, the NBC television network, and Walt Disney Company. Yahoo! is well advised to purchase companies that fill in gaps in its service, according to an analyst. Yahoo! could choose among multiple courses in its efforts to enhance and enlarge its collection of Net-based applications and services. One way is to continue acquiring leaders in evolving niche markets, such as online coupons, loyalty and reward programs, Web-enabled calendaring, and online escrow services. Yahoo! also could merge with one large player such as eBay or Amazon.com. Yahoo!'s CEO Tim Koogle explains that a critical aspect in timing acquisitions is not the size of the stock swap, but the size of the acquired employee base to be merged with Yahoo!'s operations.

COMPANY NAME: Yahoo! Inc (610909); Yahoo! Broadcast Services (649783)

SPECIAL FEATURE: Tables

DESCRIPTORS: Internet Utilities; Portals; Software Marketing; Streaming

Media

REVISION DATE: 20010930

32/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods. (c)2002 Info.Sources Inc. All rts. reserv.

00115658 DOCUMENT TYPE: Review

PRODUCT NAMES: OpenSite Auction 4.0 (704733)

TITLE: OpenSite is high bidder on Web auctioning

AUTHOR: Rapoza, Jim

SOURCE: PC Week, v16 n12 p35(2) Mar 22, 1999

ISSN: 0740-1604

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

OpenSite Auction 4.0 from OpenSite Technologies is a top-choice World Wide Web auction solution that offers powerful and flexible bid models that cater to any auctioning style, though the high package prices and complicated administration tasks are weaknesses. Established auction Web sites will appreciate OpenSite's adherence to standard Web technologies and protocols when migrating to the platform, and though Auction is not cheap at \$5,000, it provides many advantages over far more expensive competing developer services and proprietary systems. The program, which was awarded this magazine's top choice award, offers great flexibility and easily provides tools for users to create centralized auction house processes. One weakness is that Auction requires a fair amount of Web site authoring skills and at least a modicum of auction hosting business models.

PRICE: \$5000

COMPANY NAME: Siebel Systems Inc (608246)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Auctions; IBM PC & Compatibles; Internet Marketing; Internet

Shopping; Sales Force Automation; Wholesalers

REVISION DATE: 20020124

32/5/9

DIALOG(R) File 256: SoftBase: Reviews, Companies & Prods. (c) 2002 Info. Sources Inc. All rts. reserv.

00115293 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552); Newspapers (830459)

TITLE: Keeping online paper models in sight

AUTHOR: Dilger, Deron S

SOURCE: Newspapers & Technology, v11 n2 p28(1) Feb 1999

ISSN: 1252-5572

HOMEPAGE: http://www.newsandtech.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

The World Wide Web now includes increasing numbers of online newspapers that generally fall into three categories: city guides, versions of printed newspapers, and community sites. City guides use theater, restaurant, music, and business listings to garner ad revenue from listing companies, a model that is easily derived from printed newspapers. Some effort is usually made to keep viewers coming back to the site, including chat rooms, readers' reviews of restaurants and events, and extended publishing of readers' letters. Disadvantages of this model include the fact that only those with full-time Internet connections are interested in partial listings of local businesses. In addition, such sites try to use the newspaper's brand recognition to entice visitors, but they instead reduce the value of the brand. Directory listings become the primary focus of the site, while news becomes a side issue. The second category often is simply a static home page with information for contacting the newspaper's offices, but some offer editorial content with some extras, including e-mail addresses for staff. They will be difficult to justify as print revenues continue to drop. Community sites are basically directory models that are very well funded, designed, and integrated. They usually nicely integrate e-commerce and advertising with newspaper content. Several sample Web sites are provided.

COMPANY NAME: Vendor Independent (999999)

DESCRIPTORS: Conferencing; E-Commerce; Electronic Publishing; Internet

Marketing; Newspapers; Publishing

REVISION DATE: 20010330

32/5/10

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00094203 DOCUMENT TYPE: Review

PRODUCT NAMES: UNIX (847151); Microsoft Windows NT (347973)

TITLE: Sun: Army biased for Windows NT

AUTHOR: Monroe, John Stein

SOURCE: Federal Computer Week, v10 n14 p1(2) Jun 10, 1996

ISSN: 0893-052X

HOMEPAGE: http://www.fcw.com

RECORD TYPE: Review

REVIEW TYPE: Product Analysis GRADE: Product Analysis, No Rating

Sun Microsystems could stymie the Army Workstation-I program by protesting awards to DEC and Hewlett-Packard (HP). Sun contends that the Workstation-I program office chose two 'low-cost, technically inferior solutions.' The contracts protested are worth as much as \$590 million, and among losing bidders were Sun, Sysorex Information Systems, Concept Automation, and Axil Computer. DEC and HP entered the dispute on behalf of the Army. Sun's protest focuses around the Army's evaluation proposals that include an 'alternate operating system (AOS,)' which is assumed to be Microsoft's Windows NT. Sun did not propose an AOS and contends that Windows NT is not technically equal to UNIX. DEC won its contract by including UNIX and Windows NT, while HP offered UNIX and a Compartmented Mode Workstation, but told the Army Windows NT systems could be added immediately. HP's and DEC's proposals also did not meet several other requirements.

COMPANY NAME: Vendor Independent (999999); Microsoft Corp (112127)
DESCRIPTORS: National Defense; Operating Systems; UNIX; Windows NT/2000

REVISION DATE: 20020124

32/5/11

DIALOG(R) File 256:SoftBase:Reviews, Companies&Prods. (c) 2002 Info.Sources Inc. All rts. reserv.

00084787 DOCUMENT TYPE: Review

PRODUCT NAMES: Phototone Alphabets (590738)

TITLE: Alphabet Array is a Type Treat

AUTHOR: Karol, Michael

SOURCE: Graphic Arts Monthly, v67 n8 p80(1) Aug 1995

ISSN: 1047-9325

HOMEPAGE: http://www.gammag.com

RECORD TYPE: Review REVIEW TYPE: Review

GRADE: A

Letraset's Phototone Alphabets digital fonts application is fun to use because it gives the user access to more than 500 exceptionally decorative letters, numbers, and punctuation marks. The fonts are royalty free, high resolution, 300-dpi, 4x3.6 inch CMYK TIFF scans with no unlocking fee. The vendor created the upscale, single-character digital fonts from photos of many real-life sources, including unique street and restaurant signs, graffiti, neon signs, typewriter keys, collectible books, movie marquees, colonial engravings, and other appealing and useful objects. Letters are retrieved using a dialog box that searches using defined parameters in a

keyword list. Four complete alphabets and a **bonus** collection of letterforms are provided. All font aficionados will adore this collection.

PRICE: \$199

COMPANY NAME: Letraset USA (418927) SPECIAL FEATURE: Output Samples

DESCRIPTORS: Desktop Publishing Utilities; Fonts; Graphic Arts; Graphics

Tools

REVISION DATE: 19960330

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         (c) 2002 Cambridge Sci Abs
     35:Dissertation Abs Online 1861-2002/Jun
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      99: Wilson Appl. Sci & Tech Abs 1983-2002/Jun
File
         (c) 2002 The HW Wilson Co.
      95:TEME-Technology & Management 1989-2002/Jul W2
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File 139: EconLit 1969-2002/Jul
         (c) 2002 American Economic Association
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                CERTIFICATE? OR DISCOUNT OR COUPON? OR VOUCHER? OR FREEBIE?
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S28	18 RD (unique items)
S29	0 S18 AND S9 AND S21
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S34	4 (S1 OR S2) AND S31
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S37	36 RD (unique items)

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 S20
              OR S13 OR S14 OR S15 OR S16 OR S17 OR S18))
                 S20 AND IC=G06F-017/60
 S21
                  (S1(S)S3) AND ((S7 AND S8) OR (S9 AND (S10 OR S11 OR S12 OR
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S13)) OR (S14 AND S15) OR S16 OR S17 OR S18)

File 347: JAPIO Oct 1976-2002/Mar(Updated 020702)

File 350: Derwent WPIX 1963-2002/UD, UM &UP=200245

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S22

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METHOD AND APPARATUS FOR CONDUCTING AUCTIONS PROCEDE ET DISPOSITIF POUR LA CONDUITE D'ENCHERES

Patent Applicant/Inventor:

MEYERS Raphael, 56 West Beach Street, Long Beach, NY 11561, US, US (Residence), US (Nationality)

Legal Representative:

PAVANE Martin B (agent), Cohen, Pontani, Lieberman & Pavane, 551 Fifth Avenue, Suite 1210, New York, NY 10176, US,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200125999 A1 20010412 (WO 0125999)

Application: WO 2000US27317 20001004 (PCT/WO US0027317) Priority Application: US 99157433 19991004; US 99166477 19991119; US 99173956 19991230; US 2000221696 20000731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 12530

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description Claims

English Abstract

...respective standings in the bidding at each moment. At the end of the auction, benefit **calculator** (24) determines which bidder has accumulated the most points and identifies that bidder as the...

French Abstract

...dans l'enchere a chaque moment. A la fin de la vente aux encheres, un calculateur de benefices (24) determine quel encherisseur a accumule le plus de points et identifie cet...

Detailed Description

... perhaps

much more, to acquire the item.

Under this system, a potential buyer has no
 incentive to place a bid early on in the bidding
process, since that will telegraph interest...

...construction

business, one contractor may have the right to match the lowest bid and be **awarded** the contract. This right is assigned even before the auction begins. Certain online auctions allow...

...high bidder by merely

matching the high bid and not having to actually outbid it. Auctions at the website Amazon.com offer the option that the first person to place an initial bid in the auction gets a 10% discount if he wins the auction .

In each of these cases, certain benefits are based on a ranking system. The first...for on-line auctions in which a benefit system is established, whereby a buyer receives incentives to place bids early in the auction and/or in higher amounts than in prior...

...the most favorable terms of a bid for a seller.

Briefly stated, the invention is ${\tt directed}$ to a method and system for conducting an on-line auction, II n which the...

...the item offered for sale.

The various features of novelty which characterize the invention are **pointed** out with particularity in the claims annexed to and forming a part of the disclosure...

...is a schematic drawing of an on-line auction system in accordance with the invention.

DETAILED DESCRIPTION OF THE PRESENTLY PREFERRED EMBODIMENTS An inventive system in accordance with the invention is...

...well known

in the art. Host 12 provides a means whereby a potential seller may sign on to offer an item for sale.

This may be done over the internet, by direct...

...item up for bid.

At the conclusion of the auction, comparator 22 informs a benefit calculator 24 of the respective accumulations of points for each bidder. Benefit calculator 24 then determines which bidder has accumulated the most points, and identifies that bidder as the auction leader, who receives the predetermined 1S benefit(s) as described below. Benefit calculator 24 informs each bidder 14, 16 of the results of the auction. It is possible...benefits which may be provided to the auction leader as a result of the point calculations which form the basis for the invention.

The inventive method encourages bidders to place their...

...decide if he

5 wishes to match the closing bid of the auction. If he chooses to, he can purchase the item at the closing price. Only if he declines to...

- ...since the auction leader will merely match his bid after the auction. Hence, if a **bidder** truly **wants** to be guaranteed the right to purchase the item, he must become the auction leader...
- ...to the winning bid earlier in the auction process.
 - 6) This method also prevents late **bidders** from **winning** the item on an artificially low bid, thereby increasing, on average, the price by which...
- ...outbid at the las-L second with a higher, but still low, bid.

Points and Rewards

The above example is merely the simplest method of calculating points (e.g., a bidder earns one Qoint for every subdivided period he has the high bid), and one method of rewarding those who have earned points (e.g., the bidder with the most points can purchase...

- ...the closing price) . It is also contemplated that there are other, more refined, methods of calculating points and rewarding those who have earned points. Some possible methods of according points, and providing benefits will...
- ...quickly outbid those who outbid you) throughout the auction, by ensuring such behavior is rewarded throughout the auction process.

Additionally, some of the **rewards** mentioned are themselves innovative and would be new and non obvious improvements over the standard online auction, even if they would be **awarded** based on a "ranking system" (and not on a "point system").

Points

The system of calculating points is designed to encourage bidders to bid as early as possible, to maintain their high bid as...giving him a current total of three and a half points. There is therefore some incentive to quickly outbid by the greatest amount possible, and not merely by the minimum increment...

...in bidding one large increment bid.

This can encourage early bidding, while allowing those who join in the auction late a chance to catch up and become the auction leader.

Assume...

...current bid is \$34 and bidder A bids \$41. There can be several ways of calculating bidder A's points.

a) Bidder A can earn 39 points for raising the bid...This number then becomes the amount of points he is considered to have earned when calculating what benefit he has earned as a result of his prior bids.

Example 9 Another...

...earns 2000

points and so on. Here, too, the milestones may be kept secret or **publicized**. On one extreme, points can be given to whoever has the bid at the end...prevent bidder A from earning additional points. Which method is selected is a matter of **design** choice, and will depend upon all of the circumstances surrounding the particular auction, as weighed by the auction house.

Reward

Once points are accorded, and accumulated, the next consideration is what benefit should be conferred... ... he may be away from his computer at the close of the auction, he may choose to submit the price he the auction process. This amount would be kept secret, and...

 \dots prevents the auction

leader from earning those points, thereby increasing the amount by which the auction leader must outbid him, in the event the late bidder places the highest bid.

The percentage of the **discount** may also be proportional to the difference in points between the

auction leader and the winner. For example, the formula
may be as follows.

P = (M * W / L) Rc where

W = the number of points earned by the winner (the one who placed the highest closing bid) of the auction .

M =maximum discount offered (for example, 20) So if the auction leader has 100 points and the winner has 40 points, the auction leader must outbid the closing bid by 8%.

Therefore, anyone hoping to acquire the desired...

...75f P = 2%
If .75 < (L/T), P = 0%
Additionally, if (L/T) > .9, the auction
leader gets a 2% discount off the winning bid . (Perhaps only if he placed the winning bid, or perhaps even if someone else did.) The categories may also be based on the...highest bid, if he earned a certain percentage of the total points accorded.

Cash and **Prize Rewards**Another possibility is to give bidders a benefit apart from the auction, such as a cash **reward**.

The motivation to do this is as follows: Since their bids raised the price of the item...
...of the sale) to earn more money, it is only fair that the bidders be rewarded for the revenue they helped generate. Of course, the amount each bidder contributed must be determined. To calculate that, one of the point systems mentioned above may be utilized.

There may also be a method of rewarding the bidders. Several such methods are listed below. A cash reward may also be used in addition to one of the auction leader-based rewards listed above.

- a) One method is that a certain percentage (e.g. 5%) of the...
- ...toward the previous bidders (in total) Meanwhile, the points he earns from becoming the high bidder will require the next bidder to bid more than \$5 toward the previous bidders in addition to bidding at least...
- ...toward the auction item.
 - C) Alternatively, the points earned may be redeemed for some other <code>prize</code>. The auction house usually earns a percentage of the sale price of the item, and they can use that money to <code>reward</code> those who have earned points. Points can be redeemed for pri. zes such as participation in an <code>awards</code> program (e.g.

frequent flyer program or magazine subscriptions).

Another option is that points can...

...that the new high bidder is using proxy bidding. The previous auction leader may then choose to bid more than the minimum necessary under the point and reward system, to outbid the limit on the winner's proxy bidding. Alternatively, in addition to

bidding the minimum necessary under the point and reward system, the previous auction leader can use his own proxy bidding, in order to compete...

...the particular bidder would have to outbid the highest bid. In case of conflicts, the request of the bidder with the most points will be honored.

Yet another variation is that anvone with at...minutes in which to submit a secret bid, but the score of these bids is **calculated** as follows. The points earned in the first round, times the amount the of second...

...would have to bid well above the closing price.

A variation of the "reduced price" reward embodiment is that everyone gets a reduction in price depending on the number of points...

...s bidding identity
and his bid price. There may also be an on-line "point
calculator " available as part of accumulator 20 which
anyone can use to calculate how many points they could
earn on a certain bid if they maintain it for a certain
period of time. They can also calculate how many points
the other bidders could earn if they were to bid a
certain amount, or if they maintain their bid for a
certain period of time. The " calculator " would also
translate the number of points they have into the reward
they would earn, based on either the total current

points earned at that point of time, or based on whatever assumptions the bidder would enter. The N calculator " would also do reverse calculations : A potential bidder could ask it how much he would have to bid or how...

...bidder placed a bid on this particular lot. The quantity is divided up between the winning bidders until there are none left.

Often times a bidder will have a winning bid, but...

...that the rules are inherently a bit complicated. Adding an additional set of rules for calculating points and rewarding the auction leaders runs the risk of making things too confusing for some people. This may remove the incentive for "good behavior" that the inventive system is meant to provide. Many of the versions...
...first and second

item. If Bidder B then matches Bidder A' s bid with a
 request for three items, Bidder B then earns points for
items #1, #2, and #3, and Bidder A then earns...are accorded based on the
amount of

the increment, there are two possible ways to **calculate** them. (1) A bidder may accumulate points for all the currently high bids which he...

...or they
may restrict it, depending on how much the leaders are
5 to be rewarded . Therefore, if a bidder won two items and
is the item leader on five items...is "worth"
more then a higher bid. Some of the rules of the "point
and reward " would have to be adjusted to be suitable for
a reverse auction. For example, points...

...the greatest "worth" at
 everW point in the auction, there can be an "auction

leader" calculated based upon the above formulae to
determine the true worth of the bids as a...
...house, considering the non-monetary value of the
bid criteria.

Optional Rules
The point and reward system turns the auction
process into a sort of game, and therefore various
elements from...

...the inventive system.

For example, there can be a random leader. The auction leader is **chosen** at random at the end of the auction. The percentage of@ the total points accorded...

...which did

not enable a bidder to become auction leader, and which were not otherwise rewarded, may be used toward the next auction in which the bidder participates. However, all points...

...before a predetermined time early in the auction. Variable Increment

The inventive system may also **reward** bidders at any time during the course of the auction based upon the points accumulated...

...encourage "good behavior" in an auction that can be a part of the point and- reward system, or may be independent of it. Instead of having the minimum increment remain static...

...20 which the determining factor is not points, but the ranking of when the bidder **joined** the auction by placing his initial bid.

It will be appreciated that no single point and reward method would be best suited for all possible auctions, and that one of ordinary skill...

...may be too small.

If an auction is scheduled to last for a few weeks, calculating points on a second-by-second basis may be unfair to later bidders, and skew the calculations.

All of these factors may be taken into account.

It is contemplated that the item be bought and sold.

Thus, while there have shown and described and pointed out fundamental novel features of the invention as applied to a preferred embodiment thereof, it...

...any other disclosed or described or suggested form or embodiment as a general matter of design choice. It is the intention, therefore, to be limited only as indicated by the scope...

Claim

... auction purchases.

44 The method of claim 42, wherein said benefit includes participation in an awards program.

```
45 The method of claim 1,
  wherein at least two substantially identical
  items are...means for limiting participation in said
 auction during said second predetermined period of time
                bidders based upon their total accumulated
  to selected
  values for bids accorded during said first predetermined
  period of...
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METHOD AND SYSTEM FOR ON-LINE SALE, BARTER, AND TRADE
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Detailed Description
Claims

English Abstract

...to buy, sell, and barter non-unique items between two or more parties including storing detailed information on items offered and items wanted. The system receives information on items offered and items wanted from users (A1), searches its data store (A2), identifies possible trades (A3), presents these trades to the...

Detailed Description

... OF THE INVENTION

This invention relates to electronic commerce. More particularly, the present invention is **directed** to methods and systems for improving the ability to buy, sell and barter items between...

...and www.landsend.com. In addition, many newspapers have on1 5 line versions of classified advertisement sections, such as classifieds.sjmercury.com, and other all electronic classified sites are available.

With...items of interest can be difficult to locate.

Many of these sites are very seller- **focused** and do not support barter. In addition, the classification schemes are typically static and specialty...

...this can be inconvenient.

Bulletin boards and mailing lists can offer buyers and sellers in **niche** markets a sense of community, but they rarely provide an efficient, fast or effective way...

...a movie poster and an autographed baseball card would probably have to locate three different **focused** bulletin boards to reach the appropriate **target** audiences.

Also, it can be hard for a buyer or seller to easily understand the current market value of a **niche** item such as a particular Beanie Babyg in mint condition.

Classified advertisements and their on-line electronic counterparts such as classifieds.sjmercury.com support buying and selling...

...bulletin board. However, classifieds have one advantage over previous auction sites in that posting an **ad** does not require that sellers hold on to their inventory. If a better deal can be established independent of the classified **advertisement**, the seller may act upon it.

Another problem encountered by buyers and sellers of goods...

...of products such as futures commodity contracts by members of a futures trading exchange or **registered** stocks or bonds.

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Furthermore. such a system only supports direct matches. It does not support barter, 3-way exchanges or **detailed** classification schemes so that buyers and sellers can easily locate a variety of items.

A near the time the present invention was being developed.

These are mostly **focused** on B2B trading. For example, "A Barter" is a service offered by The Royal Den Publishing Corporation, a small firm **focused** on unique, unusual and controversial books. They have a limited Web site, and require a \$1 0 registration payment before providing access

to the site. "eBarter" has traditionally **focused** on businesses, and have a limited service available to individuals. They have a narrow range

- ...that stores data related to goods and services offered as well as goods and services desired . Buyers , sellers and traders can search the data store and various views into the data store...
- ...communities. The creator of a zone defines a view into the data store for a **focused** interest group by searching the database according to a set of criteria. These zones focus...
- ...and traders. Zones increase the likelihood of making a transaction and are especially important for **niche** markets and uncommon items.

In a further embodiment, automation assists buyers, sellers and traders in...illustrates how the current invention represents the convergence of markets previously served through auctions, classified ads and Internet communities.

A further understanding of the invention can be had from the **detailed** discussion of specific embodiments below. For purposes of clarity, this discussion may refer to devices...

...way trades.

The invention will be better understood with reference to the following drawings and detailed description.

BRIEF DESCRIPTION OF THE DRAWINGS
FIG. I illustrates a standard method for end-users...

...of the invention.

FIG 6 illustrates a web page that a user would complete to register on-line according to an embodiment of the invention.

FIG ...according to an embodiment of the invention.

FIG I illustrates a web page displaying selection of a specific trading partner to send a user goods the user wants.

FIG 12 illustrates a web page displaying **selection** of a specific trading partner to receive goods that a user has.

FIG 13 illustrates...

...invention.

FIG 16 illustrates a portion of a web page showing a three-way deal review according to an embodiment of the invention.

FIG 17 illustrates a portion of a web page showing a rating questionnaire according to an embodiment of the invention.

FIG 18 illustrates a web site showing a user rating according to an embodiment of the invention.

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FIG 19 illustrates an...to-person barter among individual consumers, however users of the invention could be individuals or **commercial** businesses. For business sellers especially, a specific embodiment of the invention has advantages over on...

...buying, selling and bartering of goods between two businesses. For example, a printing business may **choose** to offer business stationary printing services through the invention to other businesses in exchange for...

...or professional bookkeeping services.

User Registration

- I 0 In an embodiment of the invention, users register to establish a unique identity. In some embodiments of the current invention, users are required to register and log in before performing certain activities. Examples of these activities may include, but are...
- ...items desired, the status of any transactions, offers from other users, system suggested deals, user ratings , trading history and "to do" lists regarding completion of a transaction. When accessing the inventionseller and contact information discussed above, the invention stores detailed information related to goods and services offered as well as goods and services desired. This information...mollungjinj Xuw luotuipoclwo OAIlmollp UV

C089VOMI/Ija 160tpZ/10 OAA,

services of interest to a focused community. This makes it easier for users to quickly focus on of interest. Thus, natural...

... Babyg Zone based on the zone founder's search criteria and be marketed to a focused audience regardless of the sellers original categorization. This increases the possibility of generating a transaction...be added or deleted from a zone by a zone host "by hand" after a review of a particular item.

In another embodiment of the invention, the zone founder creates and...

...boards, polls and reference materials. In specific embodiments, the auction site provider may implement some review or approval of zones and the activity of zone hosts. SUBSTITUTE SHEET (RULE 26)

The...illustrates a general method for performing an automatic match. While most commonly known auction sites require buyers to actively search for items, the present invention, in one embodiment, automatically identifies trades based...way trade, the user then selects a third trading partner (Step 135) and may then choose to adjust the details of the transaction (Step 136). The offer may be reviewed and then submitted (Step 137). The other parties are notified of the active offer (Step...

...in the transaction may rate each other. FIG 17 illustrates a web page showing a rating questionnaire according to an embodiment of the invention. In some embodiments of the invention, the results of these questionnaires are compiled and associated with each user for review by potential trading partners. FIG 18 illustrates a web site showing a user rating according to an embodiment of the invention.

In a further embodiment, an N-way transaction suppose the situation of the following three users .

- 1. Ann wants a "Cherry Pie" CD and is willing to pay up to \$8;
- 2. Bob has...
- ... Another way the added value or a part thereof can be used is as a reward shared among all the participants in the trade. Thus, if the dollar were distributed evenly...
- ...a listing service to present to new users additional trading options.

Again, suppose the following users .

1. Ann wants a "Cherry Pie" CD and is willing to pay up to \$8; 2. Bob has...in these examples, depending on the complexity of trades allowed by the N-way matching algorithm .) The 4th offer to sell in this example is struck through, because in some embodiments...where it came from.

Note further that capturing the excess value from a number of user desired trades can substantially reduce the cost of some items and allow trades to complete with...

...the database. Thus, for a simple case, a two-trade uncompleted chain, with N-way analysis, 'des I additional possible completion trade. A three-trade uncompleted chain, with N-way analysis, provi I

provides 2 more Q total) additional possible completion trades. A four-trade uncompleted chain, with Nway analysis, provides 6 total additional possible completion trades. A five-trade uncompleted chain, with N-way analysis, provides 10 total additional possible completion trades.

Using the five-trade chain, consider the example.

User Wants Has

- A 1 2
- B 2 3
- C 3 4
- D 4 5
- E 5 6.

Without the N-way analysis , the proposed trades shown to a new user would simple be the five trades shown...

...could get for it 'ust the corresponding item in the Has column. With N-way analysis , the additional proposed trades would be.

User Wants Has

- x 1 3
- x 1 4
- x 1 5
- x 1 6
- x 2...buyers can see the actual sale price on a definite date, rather than having to **calculate** dates and percentage markdowns in their heads while shopping as in common in tagged items...
- ...C2C type computer exchange to participate for the first time in an "Automatic Markdown" selling **promotion** system.
 - 4. Determining the Market Value of $\ \dots$ multiple auctions for the same item are

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taking place simultaneously, the **buyer** may not **want** to place auctions in two bids, thereby risking being obligated to pay for two items...

...inventory as with most auction style systems. For example, 1 5 an antique dealer may choose to put an item in their storefront for sale as well as post it to...database 5 1 0. Various engines or logic modules. such as identifier 520b can also analyze data in 5 1 0 and trigger actions such as a notification via engine 520a...

Claim

... item.

- $7\ \text{A}$ method according to claim I wherein said database comprises a database of user haves and user wants .
- 8 A method according to claim I further comprising: if no trade is accepted by...
- ...items by said users.
 - 14 A method according to claim I further comprising: preserving a want list of a user for a period of time and matching that user's wants to have listed at a different time by another user.
 - 15 A method according to...

...network comprising: a first set of graphical user interfaces allowing a plurality of users to register personal information and lists of items they have for trade and items they want to receive in trade; data storage to hold a database of user haves and wants; a trade identifier that scans said database and identifies possible trades; and a notifier that...of said excess value up to all of said excess value is distributed as a reward shared among participants in the trade. 35 The method according to claim 29 wherein...period at a discounted listing transaction fee; and at the end of said initial period, offering to said seller an option to place said item into an automatic 1 5 discount selling space wherein a price of said item is automatically discounted the longer the item... ...items by said users. 47 A method according to claim 42 further comprising: preserving a want list of a user for a period of time and matching that users wants to haves listed at a later time by another user. 48 A method for buying... ...zone host and where id zone host may place items in a zone through specific selection of the items in the database. sal ...network comprising: a first set of graphical user interfaces allowing a plurality of users to register personal information and I 0 register lists of items they have for trade and items they want to receive in trade; data storage to hold a database of user haves and wants ; a trade identifier that scans said database and identifies possible trades; and 'fier that notifies... ...according to claim 55 further comprising: a second set of graphical user interfaces allowing a user to select one from a plurality of possible trades. 59 The device according to claim 58 wherein... ...claim 55 further comprising: a third set of graphical user interfaces allowing a user to review that users haves, wants, possible trades, and actions awaiting on pending trades. 61 The device according to claim 55 further comprising: a third set of graphical user interfaces allowing a user to review : ible trades by said system; possi offers from other users; and trade agreements from other... (Item 26 from file: 349) 26/3,K/29 DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. **Image available** 00788807 COMPUTERIZED AUCTION SYSTEM USING MULTIPLE PURCHASE MEDIA SYSTEME DE VENTE AUX ENCHERES INFORMATISE UTILISANT PLUSIEURS SUPPORTS D'ACHAT Patent Applicant/Assignee: SCHOENECKERS INC, 7630 Bush Lake Road, Minneapolis, MN 55439, US, US (Residence), US (Nationality) Inventor(s):

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Detailed Description

... barcrains. The worldwide web has over 170 auction sites from general interest to very specifically focused sites featuring items like coins, baskets or marine items. In a typical auction web site...

...United States dollars.

However, there are many other mediums of exchange. One example is the incentive program. Incentive programs are typically offered by sponsoring organizations to promote the sales of their products or services, or to improve another measure of performance of participating employees and independent contractors of the sponsor. Incentive programs are also known as " promotions ." Participants can receive credits in the form of a reward media that are accumulated and can be exchanged for merchandise and/or services. A disadvantage of auction web sites is that the user cannot redeem incentive program reward media, such as frequent buyer points at these sites. A I O further disadvantage is...of the invention will become apparent by reference to the drawings and by reading the detailed description that follows.

Brief Description Of The Drawings FIG. I is a block diagram of...

...registration screen according to an embodiment of the invention.

FIG. 7 illustrates an exemplary linked advertising screen according to an embodiment of the invention.

FIGs. 8A and 813 illustrate exemplary auction...

...FIGs. 13A - 13C illustrate exemplary bid notification items according to an embodiment of the invention.

Detailed Description Of The Invention In the following detailed description of exemplary embodiments of the invention, reference is made to the accompanying drawings which...

...changes may be made without departing from the scope of the present invention. The following detailed description is, therefore, not to be taken in a limiting sense.

Hardware and Operating Environmient...distributed computing environment.

Computer I IO is operatively coupled to display device 1 12, pointing device 1 1 5, and keyboard 1 1 6. Computer I 1 0 includes a...

...124, are types of computer-readable media.

I 0 A user can enter commands and information into the personal computer I IO through input devices such as a pointing device I 1 5 and a keyboard I 1 6. Other input devices (not shown...the monitor, computers typically include other peripheral output devices such as printers (not shown), speakers, pointing devices and a keyboard. Speakers 113 and 114 enable the audio output of signals. Speakers II 3 and 1 14 are also connected to the system bus 126. Pointing device 1 1 5 pen-nits the control of the screen pointer provided by the...

...systems such as versions of
Microsoft Windows. The invention is not limited to any particular
pointing device II 5. Such pointing devices include mouses, touch
pads, trackballs, remote controls and point sticks. Finally, keyboard II
6 auction programs. An auction program is part of an incentives reward
program, and has parameters that are determined by a sponsor of the
auction program. A sponsor of a program is generally an entity that
wishes to provide some kind of incentive to participants in the
program. For example, a
car manufacturer can be a sponsor of an incentive program that provides
incentive rewards to encourage participants to sell more cars. In
this case, participants would comprise persons involved in selling cars.
It should be noted that the invention is not limited to incentive
programs in a sales environment.

Other types of program environments include safety, quality, and...

...Such programs are within the scope of the invention, and the use of the term "incentive program" is meant to include these environments.

The parameters of an auction program in one...

- ...amount, a program bid increment, a restricted access flag, a restricted access time, a program ad link, and a program bank account number. The program start and end dates define the...
- ...allows the sponsor to restrict view of items to those within the range of the **rewards** that are likely to be earned by the participants.

The restricted access flag determines whether...

... submitted by a participant wishing to place a new bid on an item.

The program ad link defines a URL (Uniform Resource Locator) providing a link to a web page having advertisement or inforination content. For example, the web page may provide details on special deals available from the sponsor about which sales personnel can inform potential customers. In some embodiments, the ad link is created to the specifications of the client. The design , message, and use of this feature is determined among the client and the auction service...

The program bank account number is an identifier for an account that electronically stores **reward** media earned by a participant. Program participants

are given a bank account number when they join a program in which reward

media are electronically distributed. As reward media are earned or used, the bank account balance is adjusted to reflect the change certificates are used to represent reward media instead of electronic storage. In alternative embodiments of the invention, the I O participant...

...sponsor's program has a program media associated with it. A program media comprises the **reward** units that are issued to participants upon meeting the program's requirements. One example of a **reward** media is

- 1 5 AwardperQs 'from Schoeneckers, Inc. A further example of a reward media is a frequent flyer mile. In addition, program media can have denominations. For example...
- ...invention. Environment 200 includes a client web browser 202, an auction server 204, and an incentive program system 206.
 - 9
 Web browser 202 can be any of a number of web...
- ...start and end times of the auction. Auction server 204 implements the 1 5 methods **detailed** in FIGs. 3 and 4, and provides web pages illustrated in FIGs. 512 to web...types supported by the system. In one embodiment of the

invention, the media types include incentive reward points, frequent user or frequent buyer points. In addition, the media types can include currency...

...will prepare notification to participants that may have been high bidders, but could not be **awarded** the item as a result of insufficient funds being available.

Finally, back end services 208...In one embodiment of the invention, auction repository 212 supports the back end services functions **detailed** above. In this embodiment, the auction

repository 212 provides persistent storage for intennediate data. The... ... value (CSV) file. In a still further embodiment, the repository can be an Oracle database.

Incentive reward system 206 is a system that implements the rules of an

incentive reward system, and that also tracks the number of reward points awarded to a participant. In one embodiment of the invention, the incentive reward system is the AwardperQs reward system available from Schocneckers, Inc. The auction server 204 communicates with incentive program system 206 at predetermined times to deten-nine if the successful bidder has enough points to acquire an item available on the auction site.

Fulfillment service 216...

- ...communicated to the fulfillment service, detailing the items that need to be provided to the winning bidders, and the shipping details. The data files can be provided in a required forinat to...
- ...21 0 of auction server 204.
 - 1 0 The appropriate program code, based on the **reward** media used in the sponsor's program, can be given to an account manager for...first time user, they click on the irst time user" button. If they are already **registered**, they enter their user name established when they previously **registered** using their Program Code. As a third option, the user can receive a temporary password...
- ...password has been forgotten.

In one embodiment of the invention, when a participant selects the **register** button, they are taken to the registration page. They are required to provide their name...

...a web page.

From the registration page (or the front page if already registered) the participant proceeds to the auction server web page. The auction server

web page is...

...the item is displayed. This is where a bid can be placed. The type of auction, starting bid, bid increment and current bid are displayed. An empty box is provided for the user to place their bid. An empty box for the participant's certificate number(s) is also provided, if the user is a participant in a certificatebased program. Once the bid certificate information is completed, the bidder 1 5 clicks the "submit my bid" button.

Some...

...the history of the other bidders' activities. The information in this tab includes the other bidders' user names, desired quantity of each bid, and the bid amount of each bid. The menu ranks the...of the invention, the auction engine will be connected to the 'der's database or incentive program system 206 so that confin-nation of provi balances can occur automatically.

Bid amounts...

...and received based on media types used by
the participant. The media type describes the reward media used to
purchase 1 5 auction items. In one embodiment of the invention, there are
five standard media types are available - (1) AwardperQs Certificates,
(2) AwardperQs Gold, (3) Mileage Money (4) AwardbanQ, and (5)
Awardcard. Others can be created as needed for different values.

One aspect provided by the various...

...is the

ability to accommodate users in various programs who may have different values of AwardperQs, or other types of reward media. All users in participating programs can bid against each other on the same pool of merchandise; regardless of the value of their reward media. Each participant will see on the various screens ("auction server", "place a bid" and...

- ...shows 100, and E shows 250. In this example, the values are not dollars, but AwardperQs or some other forrii of points, credits or reward media. However, as noted above, the invention is not limited to reward media and in alternative embodiments of the invention, the values displayed and maintained by the...
- ...a program participant.

Next, assume that participant A, raises the bid to 2 (in their reward media and denomination). The current \dots Table 1.

The bid increment is dynamic depending on the value of the user's reward media. To continue with the example above, the bid increments would be as follows.

A...

...bid screen is also dynamic, showing the winning bid value according to the user's **reward** media. For example, assume participant D raises the bid by two increments, i.e. by 200 in D's **reward** media and denomination.

Participant D above wins the auction at 400. Other visitors to the...

. . . 40

C = 100

D = 400

E = 10000

The auction server 204 does all the calculations on a real-time basis

that all users see current and appropriate numbers at...

...predetermined reserve price must be obtained before the close of the auction to have any successful bidders .

If the auction closes and the no bidder satisfies or bid beyond the reserve price...particular program the user is participating in, or the messages can be of a general advertising nature. For example, if a user is a participant in a program that provides reward points for each sale of a computer system, the message can be directed to special pricing programs available from the sponsor that the user can provide to their customers in order to generate more sales for the sponsor, and therefore, more reward points for the user.

20

Methods of an Exemplga Embodiment of the Invention
In the being offered. In one embodiment of the invention, the bid media
is an incentive reward media, such as points in an incentive award
system, a frequent flyer mile, or a frequent buyer award. In an
alternative embodiment of the invention, the bid media is a currency for

...for the media. Examples of such conversions can include converting a dollar amount to a **reward** point amount, converting a **reward** point amount in one program to a **reward** point amount in another program, or converting between denominational amounts within the same program. Finally...

...204

receives a new bid from a participant (block 402).

The server then determines which incentive program the participant submitting the bid belongs to and reads program data for the program...

...in the

methods illustrated in FIGs. 3 and 4 have been described in terms of incentive reward amounts. In an alternative embodiment of the invention, the program data can be substituted with...

...of the Invention

FIGs. 5-13 illustrate inventive aspects of one embodiment of a computerized **incentive reward** system 200, having an auction component. FIGs.

5-13 illustrate various screen displays as a...504 and password field 505. A participant selects a user name and password when they **register** with the system. In addition, login screen 502 includes a first time user button 506...

- ...a valid Program Code must be entered in Program Code field 512 in order to register with the system. The system validates the Program Code by checking to make sure the...
- ...identify the participant, including the participant's name, address, telephone number, e-mail address, and **desired user** name and password. As those of skill in the art will appreciate, other inforination about...
- ...P.O. boxes to be specified as an address. In some embodiments of the invention, incentive programs that provide for the electronic storage of reward

media are represented by program code 512. In this case, account number field 606...

...the program represented by program code 512 does not provide for the electronic storage of **reward** media, some embodiments of the invention do not display field 606.

Returning to FIG. 5...program has an "adlink" field populated, a new

browser window is opened and a linked advertising window is displayed. FIG. 7 illustrates an exemplary advertising window 702. In the exemplary window, information about the program can be displayed to the participant. For example, assume the incentive program is meant to provide incentive to sell computer systems. The advertising window 702 can display

information about reduced prices on particular computer systems that the participant can pass on to their customers in order to increase sales, and thereby accumulate **incentive reward** points that can be used in the auction.

Upon entry of a valid user name and password, and display of a linked advertisiner window, if any, the auction server main page is displayed. FIG. 8A

illustrates an exemplary...

- ...a bid history link 8 1 0, a winning bids link 8 12, and category selection links 802. In I 0 one embodiment of the invention, navigation menu 804 includes the...
- ...the participant was logged into to prevent other users from accessing the information.

Display linked advertising window if "adlink" field of auction program data structure is populated.

The links on auction...amounts in the denomination and units appropriate to their programs. Thus, a participant of one incentive program may see a different current bid amount than a participant in another program.

However...

- ...skill in the art that other means besides a table of items 804 could be **chosen** to present the information described, and that such means are within the scope of the...
- ...of all of the auction items that a participant has bid on since the participant **registered** with the system. An exemplary bid history screen 902 is illustrated in FIG. 9.

 The...
- ...is closed and no longer accepting bids, and whether the auction is resolved and the winning bidders have been finally determined. ...The winning bid quantity 1008 indicates the quantity of the item bid on by the winning bidder. The winning bid amount 818 is displayed in ten-ns of the media and denomination of the...
- ...FIGs. I IA I I E provide details of exemplary screens that are presented upon **selection** of a category link 802. FIG. 1 IA provides an exemplary antiques and collectibles screen...5 link. These are auctions that have been flagged as 'special'. These maybe auctions being **promoted** being of a season, such as 'The Christmas Special', or any other event related sale...
- ...five potential bid amounts to be selected by the participant. The bid amounts displayed are **calculated** using the minimum bid increment field 1216 for the item as stored in the auction item that the **user desires** to obtain via the auction. The desired quantity 1209 can be any number up to...
- ...an input field which a user provides a list of certificate numbers of certificates representing **reward** media that the user will redeem in exchange for the auction item should the user...
- ...amount submitted in bid amount field 1212 (FIG. 12A). Media account number 1234 is the **reward** media account number to be used to satisfy

the bid amount. The account number can be an identifier for an electronic bank account of accumulated **reward** media units, or it can be a certificate number for a paper certificate that represents **reward** media units. Shipping address 1236 is an address that the auction item should be shipped...

...participant that has submitted a bid for the item. Quantity field 1256 is the quantity **desired** by the **bidder**. Bid amount 1258 is the amount bid by the participant.

A bid confirmation tab 1262...participant's noti I I 1 winning bid could not be accepted.

Conclusion

A computerized incentive system with an Internet auction component has been described. The embodiments of the invention provide advantages over previous systems. The system provides an auction environment in which I O incentive reward points can be used to bid on items. The use of incentive award points is advantageous, because a participant is more likely to bid when they know that...

- ...be appreciated by those of ordinary skill in the art that any arrangement which is **calculated** to achieve the same purpose may be substituted for the specific embodiments shown. This application...
- ...variations of the present invention.

For example, the systems and methods described above have used incentive reward points or media as medium of exchange, ...auction" currency in the same manner as described above with respect to the conversion of reward points or media.

The tenninology used in this application is meant to include all of...

...restrictive. Many other embodiments will be apparent to those of skill in the art upon **reviewing** the above description. Therefore, it is manifestly intended that this invention be limited only by...

Claim

- ... The computerized auction system of claim 1, wherein the first media type is a first **incentive reward** media and the second media type is a second **incentive reward** media. 3 . The computerized auction system of claim 1, wherein the first media type is...
- ...of claim 1, wherein the auction server only responds to requests received from a participant registered for the program.
 - $5\ \mbox{The computerized}$ system of claim 1, further comprising a fulfillment component...
- ...data, the program data determined based on a program associated with the participant;
 - I 0 calculating a display amount by transforming the bid data in accordance with the first media type...
- ...computerized method of claim 7, wherein the first media type is a 1 5 first incentive reward media and the second media type is a second incentive reward media.
 - 9 The computerized method of claim 7, wherein the first media type is a \dots
- ...program data, the program data deten-nined based on a program associated with the participant;

calculating a second bid amount by transforming the first bid amount in accordance with the first method of claim IO, wherein the first media reward media and the second media type is a second incentive reward media.

12 The computerized method of claim 1 0, wherein the first media type is

...containing

program data, the program data determined based on a program associated the participant;

calculating a display amount by transforming the bid data in accordance with the first media type...

...The computer readable medium of claim 13, wherein the first media type is a first incentive reward media and the second media type is a

15 The computer readable medium of claim 13, wherein the first media type

...data, the program data determined based on a program associated with

I 0 calculating a second bid amount by transforming the first bid accordance with the first...

... The computer readable medium of claim 16, wherein the first media type is a first incentive reward media and the second media type is a

18 The computer readable medium of claim 16, wherein the first media type

26/3,K/37 (Item 34 from file: 349)

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00758816 **Image available**

METHOD AND SYSTEM FOR CONDUCTING AN ON-LINE AUCTION OF CERTIFICATES OF

PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER EN LIGNE UNE VENTE AUX ENCHERES Patent Applicant/Inventor:

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Detailed Description

Claims

English Abstract

...certificate of deposit comprising a control unit (24, 32) for posting a certificate of deposit request generated by a user, graphical means (14) for assisting in formulating a bid on said certificates of deposit,

Detailed Description

... ON-LINE AUCTION OF CERTIFICATES OF DEPOSIT

Field of the Invention

The present invention is **directed** to online computer systems. In particular, the present invention is specifically **directed** to online computer systems which can be used to handle an auction of certificates of...

- ...Pat. No. 5,835,896 discloses a system and method for conducting a multiperson interactive ad auction in a variety of formats without using a human auctioneer to conduct the auction...
- ...status information. When appropriate, the system closes the auction from further bidding and notifies the winning bidders and losers as to the auction outcome.

Electronic auctions held over the Internet using electronic...

...enters them in a database of bids. When the auction closes, the auctioneer notifies the winning bidders, usually via electronic mail, and ships the merchandise to the winning bidders.

A recent innovation applied to e-mail auctions is the use of the Internet's...of the present invention and features of the present invention will become apparent from the detailed description and from the following summary detailed description and claims.

4
Summary of the Invention
The embodiment of the present is an...

- ...for a certificate of deposit comprising a control unit for posting a certificate of deposit **request** generated by a **user**, graphical means for assisting in formulating a bid on said certificates of deposit, means for...
- ...end user to the system to formulate a second bid for the certificate of deposit.

Detailed Description of the Figures Figure 1 is block diagram of the present invention.

Figure 2 is a more detailed block diagram of the present invention. Figure 3 is a block diagram of the administrative...

 \dots and 5 illustrate a system for conducting an on-line auction of certificates of deposit.

Detailed Description of the Preferred Embodiment The present invention is **directed** to a system for controlling an on-line auction of certificates of deposit and other...

...over communication networks

using for example, personal computers. In particular, the present invention is **designed** to coordinate an auction of certificates of deposit and other instruments over a computer network...

- ...services on the World Wide Web. A web browser handles the functions of locating and targeting information on the Internet and displaying information provided by the Web Server. The World Wide...
- ...Text" to organize, search and present information on the Internet. Using a browser, the end user can select a word ("Hyper-Text word") from a view document and be linked to another document...
- ...is now more fully described. As shown in Figure 1, the present invention is broadly directed to a system for coordinating an auction

6 involving sale of certificates of deposit. The present invention is **designed**, in one embodiment, to be utilized on the World Wide Web or Internet, although the...

...the central server 1 0 with new or revised information.

Referring to Figure 2, a detailed block diagram of a preferred embodiment of the present invention is shown. As shown, the...Server 22 operates in concert with the Web Server 20 and maintains all the end users 'account information, profile financial records, and other associated transaction data as well as all interactions with the Web...

...as search results, is generated by the Web Subsystem 26 and delivered to the end user device 14 upon demand in response to actions, namely queries in part, by the end users 14. One feature of the present invention may be the provision of customized web browser frame pages. Each frame page can be set up to a particular end...

...the ,

local server 12 or other entity. The present invention may further incorporate banner advertisements and the like.

While the present invention is described, in one embodiment, in the context...

...of the HTML can be used in accordance with the present invention, thereby eliminating the **requirement** for end **users** 14 to purchase special custom software applications.

All of the systems described above preferably communicate...and files, maintains account balances, produces and prints reports, hosts backup operations, and performs statistical **calculations** for the entire system. The Database Server 22 preferably uses an operating system such as...

...the Figures and most particularly, Figures 4 and 5. Initially, the central administrator will 12

place a prospective certificate of deposit to be auctioned with an initial rate and end users 1 0 will enter the site and fill... ...which will gain access to the system.

The administrator will then place an initial starting offer .

Registered end users 1 0 who then desire to bid on the certificate of deposit will then place bids by decreasing by 1 /1 0% the amount of interest that they are prepared...

...have elapsed. The lowest bidder, i.e., the bidder with the lowest bid rate, is awarded the certificate of deposit. The end user 1 0 can then purchase the certificates of...

Claim

... for a certificate of deposit comprising:

a control unit for posting a certificate of deposit request generated by a

user ;

graphical means for assisting in formulating a bid on said certificates
of
deposit;

means for...

...to formulate a
 second bid for the certificate of deposit.
 15
 rco'.

```
WEB SERVER AD 'MIT USER WORK ATION
 WEB BROWSER
 LOC
 .ak
 12@ MM API
 MAIL READER
 AT AS...
...MESSAGE >
 Hello. Please take a moment to complete our registration. You will be
 able to select a
  User Name and Password of your choice (each must contain a minimum of
 at
 least 3 characters). Gnce you are registered , you will be able to
 directly access the CDenergy Active Panel and auction any time...
... Explorer 4.0 or higher will provide a solution for you. Also, in order
 to register , you must be a citizen of the United States or a resident
 of the United...
...F7
  Email
  Username
  Password
  Imm
  1999, USABanc5hares I All Rights Reserved.
  http://www.cdenergy-com/ register .asp
  CDEnergy: Bid Energizer
  nΧ
  elcome. Tune into a whole new way of thinking & banking...
               (Item 35 from file: 349)
 26/3,K/38
DIALOG(R) File 349: PCT FULLTEXT
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            **Image available**
00757051
MULTIPLE CRITERIA BUYING AND SELLING MODEL, AND SYSTEM FOR MANAGING OPEN
    OFFER SHEETS
MODELE DE VENTE ET D'ACHAT SELON DES CRITERES MULTIPLES ET SYSTEME DE
    GESTION DES LISTES D'OFFRES OUVERTES
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    99139338 19990616; US 99139519 19990616; US 99139518 19990616; US
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  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
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  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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LO

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Fulltext Availability: Detailed Description Claims

Detailed Description

... with multiple buyers, one drawback of this buying scheme is that it fails to provide **buyers** with a **choice** between a variety of different buying criteria that may be just as important or more important to the buyer than price.

For example, a **buyer** that is in **need** of goods, such as raw materials to make products for an expedited order may be...

- ...purchase the product to multiple sellers. Each of the sellers is provided an opportunity to **review** the buyers price. A sale is complete when one of the sellers agrees to sell...
- ...with whether a buyer's offer will be accepted is often problematic for high volume **commercial** transactions in which the reliability that a transaction will be complete is of paramount importance...
- ...may receive, while the seller has no control of the type of purchase that the buyer 's request .

While the buying schemes described above have various advantages and disadvantages in different situations, a...

- ...all of the buying schemes is that each buyer is not given the opportunity to **choose** amongst different buying criteria, which could be more important to the buyer than the price...
- ...criteria buying and selling scheme which provides both buyers and sellers more control in a **commercial** purchasing transaction, and overcomes the above mentioned drawbacks and others.

Summary of the Invention...

- ...buyers are able to make an informed decision in the buying process relating to each **buyer** 's particular **needs**, and the seller's are able to control the type of purchases for their goods...
- ...quality, 1 5 delivery time and warranty information that a buyer will be able to review if the selling criteria matches a buyer inputted buying criteria. The deal structure is preferably...transaction system, includes a computer adapted to be employed by a facilitator for hosting a commercial transaction over the Internet, the computer providing access to at least one buyer and at least one seller to carry out the commercial transaction, wherein at least one buyer makes a purchase from the at least one seller when a plurality of buying criteria defined by the 5 buyer matches a plurality of selling criteria defined by the seller.

In accordance with yet another...

...of deals of the plurality of deals which offering criteria matches the ordering criteria and **selecting** one of the deals of the list of deals which offering criteria matches the ordering...

- ...is adapted to be transmitted between at least two computers. The electronic signal includes an algorithm for matching a buyer with at least one deal offered by at least one seller, the algorithm matches the buyer with the at least one deal based on a plurality of buying criteria defined by the buyer which matches a plurality of selling criteria defined by the at least one seller.
 - 4...
- ...business transaction system is provided. The internet business transaction system includes means for hosting a **commercial** transaction over the Internet, the means for hosting provides access to at least one buyer and at least one seller to carry out the **commercial** transaction, wherein the at least one buyer makes a purchase from the at least one...
- ...outer limits of a plurality of offering criteria, each ordering criteria being based on a **buyer defined** buying criteria, and each offering criteria being defined by the seller.

In accordance with yet...

...system includes a first computer adapted to be employed by a facilitator for hosting a **commercial** transaction over the Internet, a second computer adapted to be used by a buyer to link to the first computer to participate in the **commercial** transaction, a third computer adapted to be used by a seller to link to the first computer to participate in the **commercial** transaction, wherein the buyer makes a purchase from the seller when a plurality of **buyer defined** buying criteria matches a plurality of seller defined selling criteria.

In accordance with yet another...

...buyers with at least one deal of the plurality of deals matching a plurality of **buyer defined** buying criteria.

In accordance with still yet another aspect of the present invention, a system...

...buyers with at least one deal of the plurality of deals matching a plurality of buyers defined buying criteria.

Another aspect of the pre8ent invention relates to a business transaction methodology, including...foregoing and related ends, the invention then, comprises the features hereinafter fully described and particularly pointed out in the claims. The following description and the annexed drawings set forth in detail...

...Other objects, advantages and novel features of the invention will become apparent from the following **detailed** description of the invention when considered in conjunction with the drawings.

Brief Description of the...

- ...of an electronic forum for conducting a buyer and seller co-sponsored business transaction.
 - Detailed Description of the Invention
 The present invention will now be described with respect to the...
 delivery time. Each buyer 15 is able to enter a range of criteria that the buyer would require for a deal to be made. A list of sellers and prospective deals offered by these sellers is generated for the buyers to review. Each buyer 15 can then review the list of deals and choose a deal based on the buyers particular needs. In this manner, each of the buyers 15 can be certain that particular thresholds have...
- ...and (7) financing terms; etc. While, the seller's criteria may include, for example: (1) buyer 's creditworthiness; (2) desired finance terms; (3) delivery requests of buyer; (4) delivery dates; etc.

Thus, the present invention intends to allow buyers and/or sellers...

...or regional telephone operating company. The Internet connection 55 may also be provided by dedicated data lines, Personal Communication Systems ("PCS"), microwave, or satellite networks, for example, or any suitable means. It is page 120 is shown to include hyperlinks for handling both registered and un-registered buyers and sellers of products. For example, as shown in Fig. 3, registered buyers may select a hyperlink to a registered buyer login screen via hyperlink 125 while nonregistered buyers may select a hyperlink to a non-registered buyer registration screen via hyperlink 135. Similarly, registered sellers may select a hyperlink to a registered seller login screen via hyperlink 130, while non-registered sellers may select a hyperlink to a non-registered seller registration screen via hyperlink 140. While the present aspect illustrates separate hyperlinks for buyers

...procedure.

Turning now to Fig. 4a, in accordance with one aspect of the present invention, registered buyers 15 enter several product buying criteria into a "Buyer's Buying Criteria" input page...

- ...limited by the size of a database used in accordance with the present invention. Upon **selecting** a product or service (e.g., glass) from the scroll down menu 152, a list...
- ...decided by the system administrator of the system. The buyer 15 can then begin adding buyer buying criteria by selecting the criteria from a scroll down list 154, and clicking on an "Add to List" button 156 with a computer mouse (not shown), for example. If the buyer 15 desires to remove a buyer buying criteria, it is only necessary to highlight the criteria in the window 160 and...
- ...is completed, the buyer 15 may add additional criteria thought to be important to the **buyer** not in the **selection** of choices. These additional criteria will not be used by the buyer in this particular...
- ...these additional criteria important to the buyer. The seller may opt to add to the **selectable choices** these additional **buyer** 's buying criteria at a later time. Once the complete custom buyer buying criteria list...

...4b.

Turning now to Fig. 4b, in accordance with one aspect of the present invention, registered buyers 15 enter several product ordering criteria that would be acceptable to the buyer 15...

- ...5 Turning now to Fig. 4c. in accordance with one aspect of the present invention, registered sellers 20 set up a variety of deals 182 by which registered buyers 15 are able to order products. As will be discussed in more detail below...
- ...up to display the following information which is input from the seller 20 and/or calculated by the processor I 00 of the central processor 25 according to the deal 182...
- ...particular deal based on the criteria that is important to that particular buyer. If a buyer 15 desires to place an order, the buyer 15 inputs a seller 183, a deal number 185 a buyer 15 is registered or not. If the buyer 15 is not registered, the buyer 15 selects hyperlink 135 (Fig. 3) and proceeds to step 205. In step 205 the processor 100 of the central server 25 requests that the buyer 15 fill out a registration form. For example, the buyer 15 is requested to fill out a registration form 208 such as that shown in Fig.

- 6. In the present example, the registration form 208 requests that the buyer 15 enter the following infon-nation: buyer name; address; primary contact person; phone; fax; e-mail; short description of company; preferred login user name; and preferred password. With respect to the user name and password, the processor 100 is configured to determine whether the selected user name and password combination are available and, if not, to prompt the buyer 15 to...
- ...password until an available combination is selected.
 - In step 2 1 0 (Fig. 5), the **buyer** is **requested** to fill out a credit card application so that purchases made on the web site...
- ...to one of various electronic credit card approval agencies which check the buyer's credit rating and set up a merchant account with a line of credit. For example, an electronic...
- ...process.
 - Continuing to refer to Fig. 5, if in step 200, a buyer has already registered, the buyer 15 may login as a registered user by selecting the registered user hyperlink 125 (Fig. 3). Once selected, the processor I 00, in step 240 prompts the...
- ...is able to select a desired deal 182 from the results obtained. For example, the buyer 15 may choose a desired deal because it has a faster delivery time than the other deals. The buyer 15 may choose a deal because it has a low percentage of defects in the goods, or has a longer warranty than other goods. Regardless of the deal, the buyer 15 may choose, the buyer 15 can make an informed decision based on a variety of buying criteria. If the back to a previous screen selecting the "back" function available using an Internet browser such as, for example, Microsoft Internet Explorer...
- ...various screens, such as the search screen, preferably is provided on each web page.

Upon **selecting** a deal 1 82, the processor I 00 in step 25 5 displays a page...

...265.

Turning now to Fig. 8a, in accordance with one aspect of the present invention, registered sellers 20 enter into a "Create or Modify Deal" screen 275. The seller 20 can choose a product or service from the product/service scroll down menu 276 and choose to either click on an "Open New Deal" button 278, a "Modify Existing Deal" button 280 or a "Review Buyer Inputted Criteria" button 282. If the buyer selects the "Review Buyer Inputted Criteria" button 282, the seller will be provided with a list of buyer...

- ...manually inputted into the window 160 of Fig. 4a. This allows the sellers 20 to review criteria that is important to their buyers, which the seller were not aware. If a seller 20 chooses to 16 click on the "Open New Deal" button 278, the seller 20 will enter...
- ...Product Selling Criteria" input screen 300, as illustrated in Fig. 8b. If the seller 20 chooses to click on the "Modify Existing Deal" button 280, the seller 20 will enter into...
- ...seller being prompted to enter a deal number, which causes the ordering criteria of the **chosen** deal number to be editable in the input screen.

Referring to Fig. 8b illustrating the...

...Criteria" input screen 300, the seller 20 can begin building a new deal by first **selecting** a number of seller additional criteria, and seller criteria from a list in a scroll...

- ...5, but is listed in the terins and condition step 265 after a deal is chosen by the buyer. The seller can add seller criteria by selecting the criteria from the scroll down bar 306 and clicking on the "Add Seller Criteria...
- ...the overall criteria list, except for the "Product Agreed upon Seller Criteria7', by highlighting the selection with the computer mouse and clicking on a "Remove from List" button 312. The seller...enter a criteria name in the "Enter Criteria Name" box 362. The seller can then choose whether the criteria is a seller type or a seller additional criteria type from a first scroll down menu 364. The seller 20 choose a criteria type from a second scroll down menu 366 and the criteria units in...
- ... New Criteria for All Product Deals" button 372. The seller 20 may at any time review the buyer inputted criteria submitted by the buyer 15 that is not in any of the seller's deals by clicking on the "Review Buyer Inputted Criteria" button 376. The seller 20 can review this list to determine whether or not the seller 20 would like to add this...
- ...the present deal or all deals to ensure that they are in accord with 18 buyer needs. The seller 20 may also review the criteria that are offered by other sellers, but not the current seller, by clicking on a "Review Other Seller Criteria" button 378. This will help the seller keep current on what the...
- ...the seller 20 at any time is able to return back to a previous screen selecting the "back" function available using an Internet browser such as, for example, Microsoft Internet Explorer...
- ...In particular, the processor 100 in step 400 initially determines whether a seller 20 is **registered** or not based on which hyperlink 130, 140 (Fig. 3) the seller 20 selects. If the seller 20 selects hyperlink 140 indicating the seller is not **registered**, the processor 100 proceeds to step 405. In step 405, the processor I 00 provides...
- ...to the registration form 208 for the buyer 20 and allows the seller 20 to **select** a **preferred user** ID and password. Once completed, the processor 1 00 proceeds to step 41 0 where...

...process.

- Continuing to refer to Fig. 9, if in step 400 a seller has already registered, the seller 20 may login as a registered user by selecting the registered user hyperlink 130 (Fig. 3). Once selected, the processor I 00, in step 43 5 prompts...
- ...for one of a number of goods or services offered by the seller 20 or review a list of buyer inputted criteria. Accordingly, if in step 445, the processor 1 00...00 request that the seller enter the limits associated with the seller's selling criteria chosen in step 460, and the list of buyer's entitled to be offered the present...
- ...seller 20 with a list of deals 1 80 which the seller has opened. Upon selection of one of the deals 182, the processor 100 proceeds to step 455 where the...
- ...polymorphism and inheritance. Objects hide or encapsulate the internal structure of their data and the **algorithms** by which their functions work.

Instead of exposing these implementation details, objects present interfaces that...

...execute the request. The third principle is inheritance, which allows developers to reuse pre-existing design and code. This capability allows developers to avoid creating software from scratch.

Rather, through inheritance, developers derive subclasses that inherit behaviors which the developer then **customizes** to meet particular needs.

In particular, an object includes, and is characterized by, a set...Java is an object-oriented, distributed, secure, architecture neutral language. Java provides for object-oriented design which facilitates the clean definition of interfaces and makes it possible to provide reusable "software...

- ...make it virtually impossible for applications to forge access to data structures or to access **private** data in objects that they do not have access to. As a result, most activities of...
- ...code instructions which have nothing to do with a particular computer architecture. Rather, they are **designed** to be both easy to interpret on any machine and easily translated into native machine...
- ...of sellers may assemble to aggregate selling of specific goods and/or services that the **buyer desires**. Such a transaction facilitates the **buyer** satisfying purchase **requirements** in one forum and to coordinate deliver of goods/services. Furthermore, such a system facilitates...
- ...may not have dealt with the individual seller because of insufficient capacity to meet the **buyers needs**. The subject specification describes exemplary systems and interfaces for 25 implementing the subject invention, and...buying of specific goods and/or services that the sellers which to sell and the **buyers desire** to purchase. Such a transaction forum creates great efficiencies with respect to purchase price and...
- ...allows for the company to track pricing strategy across all dealrooms. The information can be **reviewed** in any number of configurations: pie chart, bar chart, scatter chart, etc. and any subsets anonymous.

Preferred customers can also be given special pseudonames, so that they can travel from dealroom to dealroom...

...OpenOffer Management system.

The option of automatically sending e-mail notification of the deal to preferred customers is provided.

The ability for a company to create a private dealroom online, without revealing...

...dealroom can be configured to be offered to a specified group, such as distributors or **preferred customers**, or the general public as a blind **offer**. The deal room can be configured as a single order deal or as a **time specified** deal that allows **buyers** to aggregate in and **reduce** the **price**.

The ability to request transaction fees in real-time across all dealrooms. The fee structure...

...of single transactions (e.g., - completion of openoffer sheet by customer) and this figure is **calculated** accordingly for an online transactional fee.

Demand Aggregator System
This aspect of the present invention...

 \dots captures and collates either all current or historical orders from all ${\tt OpenOffer}$ sheets.

An OpenOffer Request Form enables a buyer on the system to alert suppliers of the product needed, category, quantity and when shipment... ...with OpenOffer Sheets that match this need. The alert is by e-mail to the designated address given by the supplier. The buyer can request

- a private deal room, so that the identity of the buyer remains anonymous. The buyer...
- \dots address, so that the supplier can notify the buyer or post a message to the ${\bf buyer}$.

An OpenOffer Request Summary is available by product category. For instance, the supplier may wish to aggregate requests...

- ...all dealrooms by product category. In this way, the supplier may see the level of **demand required** by its **buyers** in advance of placing an OpenOffer for the product. This feature can be accessed in...
- ...products being requested and pertinent data related to shipments. Excess capacity can be priced to **preferred customers**.

The ability to compare current orders for a product on a timeline with the aggregated...

...by customer, etc.

Historical timeline of product ordered, average price, breakdown by dealroom,...

- O Historical review of total capacity listed by product that went unpurchased Historical review of total orders over days, weeks, months, quarters, etc.
- * Chart of top customers for each...
- ...taking historic information by product and extrapolating over time by weeks, months, etc.
 - O Trend analysis of product mix over periods of time Ability to evaluate the volume of unpurchased product...
- ...Private Buyer DealRoom Management System
 This 'aspect of the present invention affords the buyer to review
 product summaries and order information in any number of ways on the
 system based on...
- ...supplier ranking by product category

Summary of current pricing information by product category
* Historical review of total orders over days, weeks, months, quarters, etc.

- O Projected orders for each product taking historic information and extrapolating over time by weeks, months, etc.
- O Trend analysis of product mix over periods of time
- O This trend analysis is available on the site for suppliers to review in order to

complete OpenOffer Sheets with relevant volumes

- * Ability to compare percentage of products...
- ...summary and ranking totals

Ability to send to new suppliers via e-mail

Ability to review the number of orders placed online and the fees associated

with

Trend Analysis System

This \dots either all current or historical orders from all OpenOffer and OpenOffer Request sheets.

The trend **analysis** system aggregates patterns of **buyers** in purchases and

demands . The trend analysis system also aggregates patterns of suppliers in offers and performance criteria to form a variety of trend analysis reports. The system also enables analysis of buyers to

facilitate buying blocks for buyers and to assist suppliers in adjustment of their deal room offers. The trend **analysis** system also provides reports on anonymous buyers and sellers via a psuedoname. The system can

- ...also establish transactional profiles based on industries, geographical location and time periods. The various trend **analysis** can be provided in different fonnats (e.g. pie charts, time lines, etc.). The trend **analysis** system can be utilized to identify various problems with buyer OpenOfferRequest trends and supplier OpenOffer...
- ...a single product versus their competition. Substantially every item but price is able to be **reviewed** by the supplier online with the same functionality as the Private Buyer DealRoom Management System...
- ...as AA. When this buyer returned to the site and entered a password, the AA rating would be denoted and a series of value-added services would be made available to...
- ...be required as the same dealroom will take on the characteristics of that buyer.

The rating of a buyer on one particular dealroom can be aggregated and averaged along with the dealrooms of other suppliers to develop an accurate "buyer profile." This profile can be accessed by supplier to determine what customers visit their dealroom and what prices...higher profit margins.

The schedule can be posted in advance at prices that create an **incentive** for additional orders from other buyers on the site. A NTE price option can also...

...to this supplier.

Show Status

This status can be conferred on a buyer as an incentive for the buyer to place orders early in the cycle of a product. A point...

- ...Sheet, points can be accrued that result in a year-end rebate or some other incentive. For instance, 5 points assigned to every time the company is the first to order...
- ...the points needed by the end of the year to secure a discount. Such an incentive creates customer loyalty and rewards a buyer beyond the . 36 current system of discounts. Likewise, a rating system applied to non-cancellation or proper payment could further reinforce this behavior.

Real-time...

- ...volume still available with the close date. A product exchange is literally available to the **buyer** on an as- **needed** and **customized** basis. Likewise, the supplier can have a screen that shows the current prices of all...
- ...DealRoorn with the highest price, historically, and where the excess volume should be placed.
 - 37

Demand Forecast System

The **buyer** and supplier both have access to a historical purchase by a product category. The buyer can **review** historic product demand schedules and request that the DFS take over. The Demand Forecast System

...the volume and submits the form to the DealRoom. The process saves the supplier and buyer from calculating or requesting forecasted demand manually.

Reactive Pricing Model Based on Orders for Product In this case, the...

- ...the data show such orders have taken place with other suppliers of the same product, **registered** discounts may be triggered by such activity automatically if pre-determined by the supplier. NO...
- ...amount, to the DealRoom with the highest price.

Additional criteria can be added to this analysis. Assuming a dealroom profile of customers that accept the order on-time, pay in a timely manner, and pay a higher...aspects.

Obviously, modifications and alterations will occur to others upon reading and understanding the preceding detailed description. It is intended that the invention be construed as including all such modifications alterations...

Claim

... including:

I 0 a computer adapted to be employed by a facilitator for hosting a commercial transaction over the Internet, the computer providing access to at least one buyer and at least one seller to carry out the commercial transaction, wherein at least one buyer makes a purchase from the at least one seller when a plurality of buying criteria defined by the buyer matches a plurality of selling criteria defined by the seller.

10 The system...

- ...11 The system of claim 1 0, wherein each of the plurality of buying criteria defined by the buyer includes an ordering criteria which defines the limits of the each of the plurality of buying criteria defined by the buyer.
 - 12 The system of claim I 1, wherein the at least one buyer makes a...
- ...buyer from the at least one seller. 41
 . The system of claim 9, wherein the **commercial** transaction is limited to certain buyers of the at least one buyer by the at...
- ...one seller.
 - 15 The system of claim 9, wherein the at least one seller can **review** other **buyer defined** buying criteria not used in the matching of the plurality of buying criteria and the...
- ...selling criteria.
 - 16 The system of claim 9, wherein the at least one seller can **review** other seller defined selling criteria not used in the matching of the plurality of buying...
- ...of deals of the plurality of deals which offering criteria matches the ordering criteria; and selecting one of the deals of the list of deals which offering criteria matches the ordering...
- ...18 An electronic signal adapted to be transmitted between at least two computers, comprising:
 - an algorithm for matching a buyer with at least one deal offered by at least one seller, the algorithm matching the buyer with the at least one deal based on a plurality of buying criteria defined by the buyer matching a plurality of selling criteria defined by the at least one seller. 42
 - . An Internet business transaction system, including:

means for hosting a **commercial** transaction over the Internet, the means for hosting providing access to at least one buyer and at least one seller to carry out the **commercial** transaction, wherein the at least one buyer makes a purchase from the at least one...

...outer limits of a plurality of offering criteria, each ordering criteria being based on a **buyer defined** buying criteria, and each offering criteria being defined by the seller.

20 An Internet business...

 \dots I 0 a first computer adapted to be employed by a facilitator for hosting a

commercial transaction over the Internet;

a second computer adapted to be used by a buyer to link to the first computer

to participate in the commercial transaction;

- a third computer adapted to be used by a seller to link to the first computer to
- 1 5 participate in the **commercial** transaction; wherein the buyer makes a purchase from the seller when a plurality of **buyer defined** buying criteria matches a plurality of seller defined selling criteria.
- 21 A server, comprising:
- a...buyers with at least one deal of the plurality of deals matching a plurality of **buyers defined** buying criteria. 43. The server of claim 2 1, wherein the server is configured to...
- ...the server is configured to provide the plurality of different buyers with deals that the **buyer defined** buying criteria match the seller defined selling criteria.
 - 24 A system for conducting business electronically...
- ...buyers with at least one deal of the plurality of deals matching a plurality of **buyer defined** buying criteria.

 25 The system of claim 24, wherein the server is configured to provide...
- ...the server is configured to provide the plurality of different buyers with deals that the **buyer defined** buying criteria match the seller defined selling criteria.
 - 27 A business transaction methodology, including the...

```
...I I
 INTERNET
 Fig. 2b
 /21
 http-.//www.xxxxxxx.com
 125 130 120
 ENTER ENTER
  REGISTERED
              REGISTERED
 BUYERS SELLERS
 13 140
 BUYERS SELLERS
  REGISTER
            REGISTER
 NOW! NOW!
 Fig. 3
 /21
 or 150
  BUYER 'S BUYING CRITERIA
  SELECT PRODUCT/SERVICE 152
 PRODUCT/SERVICE GLASS V71
 SELECT BUYING CRITERIA DD TO...FORM
 ACCEP
```

```
INPUT ORDERING 250
 YES CRITERIA AND
 SEARCH FOR DEALS
 ENTER 225
 INFORMATION IN SELECT
                           DESIRED 255
  BUYER DATABASE DEAL
 INFORM BUYER 230 DISPLAY TERMS 260
 OF CREDIT AND CONDITIONS
 CARD NUMBER
 265...
...208
 BUYER REGISTRATION
 BUYER NAME:
 ADDRESS:
 PRIMARY CONTACT:
 TELEPHONE:
 FAX:
 E-MAIL:
 DESCRIPTION OF COMPANY:
  PREFERRED USER NAME:
  PREFERRED PASSWORD:
  PREFERRED PASSWORD (VERIFICATION):
 Fig. 6
 '40
 BUYER DATA
 NAME, ADDRESS, CONTACT, USER NAME PASSWORD
 ETC.
 BUYER...
...DEAL
 SELLER #3
 SELECT PRODUCT/SERVICE 276
 PRODUCT/SERVICE GLASS
 278 z@ 280 282
 MODIFY REVIEW BUYER
 OPEN NEW DEAL EXISTING DEAL INPUTTED
 CRITERIA
 Fig. 8a
 /21
 300
 SELLER'S SELLING CRITERIA
 302 304
 SELLER ADDITIONAL ADD
 CRITERIA SHIPPING - BUYER ADDITIONAL
 CRITERIA
  SELECT SELLING CRITERIA
 ADD SELLER
 SELLING CRITERIA QUALITY CRITERIA
 306
 31 0 303 308
 DEAL CRITERIA...
...SUBMIT NEW CRITERIA SUBMIT NEW CRITERIA
 FOR CURRENT DEAL FOR ALL PRODUCT DEAL
 s
  378
  REVIEW
 BUYER REVIEW OTHER
 INPUTTED SELLER CANCEL
 CRITERIA CRITERIA 380
 376
 Fig. 8d
 /21
  400
 NO is SEL YES
  REGISTERED ?
 No
```

EGAN David M...

... Designated only for: US) HOM Judy T...

... Designated only for: US)

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description Claims

English Abstract

...to-offline" retail market. Retailers track consumers from point-of-contact at a Web site advertisement (56) to point-of-purchase at their brick and mortar store (24). A consumer is provided with electronic advertising promotions or offers that provide incentives to purchase the participating merchants' products (56). The consumer activates the offer and creates a virtual coupon for the participating merchant by registering a credit card number(s) that will be used when making the purchase (62). Credit...

French Abstract

...permet aux detaillants d'assurer un suivi desconsommateurs depuis un point de contact dans une **publicite** (56) dans le site Web jusqu'au point de vente dans leur magasin (24) reel. Le consommateur recoit des promotions ou des offres publicitaires electroniques incitant les consommateurs a acheter les produits (56) proposes par les commercants partenaires. Le...

...ceux figurant sur les coupons. On peut ainsi suivre l'activite Web depuis le lancement publicitaire sur Internet jusqu'a l'achat de produits et des services dans les magasins reels...

Detailed Description

... and

apparatus for tracking consumers from point of contact with an electronic or on-line advertisement, to the point of sale at an online or off-line merchant.

BACKGROUND OF THE INVENTION Consumers today have adopted the Internet as a significant research tool for many aspects of traditional off-line activities.

However, despite consumers "surfing the net...

...consumers still prefer to complete transactions off-line at more traditional brick and mortar stores. Consumers still want customer service and want to see, hearf touch, smell, taste and try products before purchase.

This "click and mortar...

...Internet. However, a need exists to provide "click and mortar" commerce that includes on-line incentives redeemable off-line at brick and mortar stores by correlating the off-line purchases with the on-line marketing schemes.

on-line commercial transactions have become very common. For example, a consumer may access a Web-site providing information about cars. This Web-site may display an advertisement for a book on purchasing or leasing cars that says, "buy this book through Amazon.com." The on-line consumer may click on the advertisement which directs the consumer to the Amazon Web-site where an on-line purchase may...

...store and purchase the goods or services in person. The merchant may provide a monetary incentive (e.g., 10% discount) for purchasing the goods or services from the brick and mortar store after registering with the merchant's Web-site. No additional tracking system is required because the Web-site operated by the merchant provides the merchant with a list of registered consumers who have accessed the Web-site and interfaced with it. However, only a small...

...no registration scheme is provided. The goal of merchants is to extend their point of **promotion** and offer to other third party Web-sites thereby extending their potential sales counter across the Web.

The ability to determine effectiveness in marketing and advertising is crucial to a merchant's Internet presence. This type of information has historically been...

...information on the Internet, tracking events (e.g., transactions) and determining information useful in improving marketing and advertising is more readily available. Tracking and management of commerce related to the Internet is generally...

...products and services over the Internet.

Other systems are known that provide for determining behavioral profiles of computer users .

Still other Systems are known that provide and manage awards or incentives for users accessing and using the Internet. For example, one such system provides electronic certificates on the Internet that can be printed and presented at stores for discounts or promotions or transmitted electronically by the consumer's computer to the stores and redeemed when "checking...

...or service provided match. Further, such a system fails to provide a centralized manner to advertise goods and services and extend a merchant's presence on the Internet. Further, no provision is made for single enrollment and tracking using a credit card number. Additionallyf a flexible system providing multiple reward types and ease in determining and modifying the requirements for the rewards is not provided.

What is needed is a process for broadly distributing electronic advertisement promotions across the World Wide Web, easily tracking the consumers who access the electronic advertisement promotionsf and rewarding consumers who access the coupon and purchase specified goods and services from specified merchants. This system needs to provide the merchants with a simple and efficient manner to redeem the promotions while ensuring accuracy and protecting against forgeries.

SUMARY OF THE INVENTION The present invention solves...

...of the system
to easily track consumers from point-of-contact at a Web-site
advertisement to point-of-purchase from a merchant store, which may
be either brick and mortar, Web or telephone. Generally, through
the Web, a consumer is provided with electronic advertising
promotions or offers that provide incentives for consumers to make
purchases of products and services provided by participating
merchants. The consumer...

...the offer and create a virtual coupon (or electronic coupon) for the participating merchant by registering a payment card number(s) that will be used when making the purchase. Payment card...

...purchase of products and services at any of a merchant's stores by using the registered payment card.

Tracking purchases back to brick-and-mortar stores is the most common use of the invention.

Incentives are preferably provided in the form of **rewards** such as cash back on a consumer's payment card, points, gift certificatesf frequent flyer...

...elements may be provided, such as, for example, a telephone number.

The invention provides a marketing vehicle and unique platform for brick and mortar merchants to drive online shoppers to neighborhood stores. The invention allows for the distribution of merchant offers to targeted groups of shoppers most likely to respond to the offer across an increasingly expansive network...

...services, and on how to save money.

The invention allows merchants to pay only for marketing that produces quantifiable results (i.e., a "pay only for sales"). This is possible because the invention preferably...

- ...merchant discount" may also be shared between the shopper (rebate), the Web site (cost for marketing placement), and the provider of the system (Manager) constructed according to the present invention (service...
- ...activating coupons.

The invention can be offered either as a turnkey solution that provides for **promoting** the merchant's create, distribute, and manage complex **marketing** programs., or as individual services that a merchant may need
While the principal advantages and...

- ... BRIEF DESCRIPTION OF THE DRAWINGS
 - Fig 1. is a block diagram of a consumer tracking incentive system in accordance to the principles of the present invention; Fig. 2 is a block...
- ...principles of the present invention;
 - Fig. 3 is a sample Internet screen shot of an advertisement banner on a merchant web-site;
 - Fig. 4 is a sample Internet screen shot of a web-interface for registering members;
 - Fig. 5 is a sample Internet screen shot of a web-interface for members...
- ...a virtual coupon validation
 process;

Fig. 12 is a flow chart of a consumer tracking incentive system in accordance to the principles of the present invention; and Fig. 13 is a...

...the various

components of a system in accordance to the principles of the present invention.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS
The method and apparatus of the present invention provides a Web...

- ... creation and distribution of offers;
 - (2) consumer experience;
 - (3) tracking; and

(4) settlement/administration of rewards .

Essentially, the creation and distribution step creates offers on the Web which consumers can activate...

...off

line transaction to the coupon. The qualified off-line transaction is then eligible for reward processing and the invention further provides for handling settlement and administration of the reward.

As used herein, an offer preferably refers to a **promotion** for a merchant. A virtual coupon preferably refers to activation of an offer by a...

...and Web-based technology, including the Internet 16 to provide consumers or consumers 18 with **incentives** in the form of electronic **advertising** offers to preferably make "off-line" purchases of ...in accordance to

the principles of the present invention, a consumer 18 must preferably first **register** with the Web-based consumer tracking system 12 via an interface associated with an electronic **advertising promotion**, as further disclosed herein, and then use a specific payment or credit instrument 34, such...

...specific

credit instrument 34. The present invention thereby provides for correlating off-line purchases with **registered** consumers who have activated virtual coupons. In accordance with the present invention, off-line purchases...

...consumers are tracked via the credit instrument infrastructure 14 and compared to a list of registered consumers who have activated virtual coupons.

Creation and Distribution of Offers To create an offer...

... As shown in Fig. 2, the offers are preferably distributed over the Web-site as **advertisement** banners on affiliate sites 56 or as a link to be searched for on a...

...affiliate

site 60 provided by the manager (i.e., the company providing the tracking and incentive system according to the present invention), sometimes referred to herein as a "club."

Offer Components...

...minimum purchase of \$10, purchase must be made before 12/31/2000); and (4) the reward (e.g., 10% cash back or 3 points for every dollar spent) for qualifying transactions...

...the merchant offer

information stored in the coupon database 25 via the Internet 16 to target groups of consumers most likely to respond to the offer.

As shown in Fig. 2, the offers are preferably distributed as advertisement banners on affiliate sites 56 or as a link to be searched for on a...

...come to auto parts stores at particular locations, indicating the locations and indicating a monetary incentive value which may include a dollar amount (e.g., a percentage of a retail price such as "10% off"). The coupon is then targeted to interested consumers on Web-sites that provide material related to automobiles. Examples might include...

... As shown in Fig. 2. the offers are preferably distributed over the Web-site as advertisement banners on affiliate sites 56 or as a link to be searched for on a...

- ...affiliate
 - site 60 provided by the manager (i.e., the company providing the tracking and **incentive** system according to the present invention), sometimes referred to herein as a "club."

Consumer Experiences

Registration and Offer Activation Using Web-based Interface Consumers preferably register with the consumer tracking system by supplying general information, including at least a payment card...information are preferably saved in a database 66 having a coupon database 25 and a registered consumer or consumer database 33. The database 66 is preferably provided and maintained by the...

... Using Search Engine

Referring again to Fig. 1, consumers commonly use the Web-site to **research** products and services and to **research** topics in which they are interested. The consumer 18 typically accesses the Internet via a...

... San Jose, California.

The search engine provides the consumer with search results accompanied by banner advertisements which may include an offer according to the present invention. If a consumer is registered with the system, upon clicking on the offer, the consumer 's profile is retrieved, and an interface invites the consumer to register for the offer. Scripts are built in to the coupon, and the information previously provided...

...is prompted to

enter consumer information including one or more credit instrument account numbers. To **register** with the shopping **incentive** program for the particular coupon, the consumer interfaces with the coupon window as shown in...

...the consumer information which is then transferred to the system 12 and stored in the registered consumer database 33.

The consumer information required for coupon registration in addition to a credit card number may include the zip code...

- ...points of purchase to which
 the consumer is likely to be willing to travel.
 The consumer information required for coupon registration in addition to a credit card number may also or alternatively include...
- ...other credit instruments 34.

Thus, the system in accordance with the present invention may determine ${\tt user}$ ${\tt profile}$ or other data associated with purchases resulting from on-line ${\tt promotions}$.

Registration and Offer Activation Using e-wallet The consumer information may be entered, for example...

- ...wallet system. Electronic wallets ("e-wallets") provide a consumer with the ability to automatically upload **personal** information , including one or more credit instrument numbers to a Web-site. For example, a user...
- ...potential participating consumers. These "e-clubs" have a subscribed base of users that already have registered their credit card with the club. For example, a club may be an Internet service provider (ISP) who has subscribed a base of users that have registered their credit cards for various purposes, including, for example, to pay for ISP services in...

...the ISP.

Subscribers of the "e-club" who wish to take advantage of the offers enrolled. The members of the "e-club," upon logging in on their ISP's home-page, may be promoted as to whether they Wish to be enrolled in a system in accordance with the present invention that will provide the with promotions for use at merchant 40 stores.

Registration and Offer Activation **Promoting** Specific Credit Instruments
Other entities may also partner with the Manager of the system. For...

- ...to shop at certain stores. For example, a merchant bank (e.g., First USA) might sign up consumers for a Web-based shopping incentive program according to the present invention. Consumers may then be encouraged to use the credit instruments of that merchant bank in accordance with the Web-based shopping incentive program of the present ...the system. The cookie may be placed on the consumers' computer after the consumer has registered with the Manager and contains an identifier that determines the identity of the consumer. This...
- ...to his or her profile information stored in the consumer data base 33. When a **promotion** is activated, a virtual coupon is thereby created for the given consumer identified by the...
- ...when multiple users may have access to a single computer) in which case the system **requires** the **consumer** to log in each time so that the consumer may be properly identified. Once identified, the consumer will be able to activate a **promotion**.

Security for Consumer Information In accordance with the present invention, for security purposes, the consumer...

- ...transmitted via the Internet in an encrypted format. As disclosed herein, in one embodiment, the consumer may only be required to enter partial credit instrument account numbers so that an additional measure of security is...
 ...provides the same level
 - of protection provided by banks (e.g., encryption using public and **private** keys). **Information** transmitted within the credit instrument infrastructure and transmitted from the store 24 to the processing...
- ...information to the processing agent 44. The processing agent 44 preferably receives a file of registered merchants and coupons on a scheduled basis, usually daily, and stores the information in a...
- ...preferably established from the database 66 of the Manager, which includes a database 67 of registered merchants. It should be noted that reference to the processing agents 44 may refer to...
- ...a consumer makes a credit card transaction 70 (i.e., credit card purchase) at a **registered** merchant location 24 (i.e., a merchant store), the credit card transaction flows through the...
- ...Transaction.date <= coupon.end-date; and
 (4) Transaction.merchant-location = coupon.merchant location.
 Thus, the registered credit card number must match the credit card number associated with the virtual coupon, with...
- ...the start data of the coupon, but on or before the end date of the coupon , and the transaction must occur at the merchant location that offered the on-line virtual coupon . A

transaction that satisfies these conditions is considered to be a potentially qualified transaction (PQT...is the combination of a credit card number, MID, and an offer number (i.e., reward id).

Information Transmitted Between Manager and Processing Agent With respect to the transferring of information...will fill in the date.

MID Char(16) Merchant ID for which coupon is valid

Royard aid Char(32) Royard id (will be

Reward -id Char(32) Reward id (will be included in th PQT). This field is left-justified.

The PQT data...
...error,
O=other, I=inquiry, V=void,
C=close)
Vendor-name Char(10) Processor name
Reward -id Char(32) Reward id number from coupon
Regarding file exchange, files will preferably be exchanged
on a daily...

...based engine 48 (which may alternately be provided as the rules based engine 80).

After registering with an electronic coupon interface for a particular incentive to purchase a specified product at va specified store, a consumer 18 preferably physically travels to the specified store and uses the specific credit instrument 34...

...provided by the store 24 to the merchant processor 40.

Credit instrument numbers of consumers registered for particular electronic coupon offers are uploaded from the registered consumer database 33 to the rules based engine 48 which determines matches between the credit instrument numbers of the registered consumers (stored in the database 33) against purchases made at the merchant's place of...

...rules

based engine 80, which determines whether each consumer is actually eligible to receive a **reward**, is implemented by the consumer tracking system 12 instead of the processing agent 44.

Thus...at the first sale or the first refund that matches the coupon.

Settlement/Administration of Rewards
Referring again to Fig. 2, the present invention preferably
includes a reward engine 82 that determines the reward due the
consumer according to the terms of the offer. The reward may be in
the form of, for example, credit 84, cash back 85, points 86, gift
certificates 88, or frequent flyer miles 90. However, other types
of rewards may be provided as determined by the merchants. For
example, merchandise may be provided for...

...or making a specific purchase. After determining that a particular consumer is eligible for a reward as disclosed herein, the consumer is preferably rewarded by, for example, crediting the consumer's credit instrument account or other account (e.g., bonus points or frequent flyer miles account).

In the most preferred embodiment, only one reward typo is specified for each offer. Therefore, the reward type may be, for example, credit 84 on the consumers' next credit card statement, cash back 85 or points 86. However, other reward units such as

dollars, other points, gift certificates 88 or frequent flyer miles 90 may be accumulated according to the present invention and rewards paid on a periodic basis or as required.

Reward - Cash Back

In one embodiment of the present invention, the Manager is a service bureau...

...giving the consumer

money-back on their next credit instrument statement or providing the specific **reward**. Manager With respect to providing credit 84, it is provided for each qualified transaction is...

...card by either a credit card terminal or through a direct interface to a bank.

Reward - Points

With respect to calculating points for each qualified transaction, a file containing information may be sent to the points...

...include: (1) I.D. of the member to receive points; (2) number of points to **award**; and (3) first and last name of individual.

Reward - Discount at POS (point of sale)
Instantaneous notification of the reward may also be provided on the sales receipt at the time of purchase at the...

...can reference the coupon information, discount the purchase immediately, thereby providing an instantaneous notification and reward . In operation, the Manager will send a file of coupons to the cooperating merchant's...

...the

time the discount is applied, the sales receipt can notify the consumer of the $\ensuremath{\mathbf{reward}}$.

Reward - Reserving to Pick-up Offline and Pre-purchasing to Pick-up Off-line The system...

...list). The system provides the merchant with the ability to identify the consumer using their registered payment card associated with the coupon when the consumer picks-up the good. This type of reward requires the transmission of transaction data from the Manager to the respective participating merchant. Additionally...pre-purchased item is picked up, the sale receipt can notify the consumer of the reward. When the consumer makes a purchase with his or her credit card for a good...

...purchase,

and add the price of the approved reserved good to the consumers total purchases.

Reward Products Promoted by Merchant
The system of the present invention may also provide rewards
for products that are being promoted by the merchant. For example,
receive 10% off at Circuit City if you buy a...

...transaction is complete. In the preferred embodiment, offers will be created that specify that the **reward** is valid only if a particular product is purchased. The product is identified by a...

...that were

purchased. If the specified product appears in the list, the consumer receives a **reward** for the purchase of this product.

Matching transactions will be transmitted to the cooperating $\mbox{merchant...}$

...the goods or services purchased.

In operation, a consumer creates a coupon from an offer promoting a reward when a specific product is purchased. The consumer then goes to the store and purchases the product with the registered credit card. The credit card transaction is transmitted to the processing agent 44 and the...

...Manager. The Manager will receive this file and determine whether the product specified in the **promotion** was purchased. If so, then the consumer is determined to have purchased the item specified in the offer and is eligible for a **reward**.

How Returns Affect Rewards

With respect to return processing, the processing of returned items involves rescinding any **rewards** that have been granted in connection with the purchase of those items. The system provides processing returns as follows. **Rewards** are not actually credited for some predetermined time period, for example, 90 days.

Processing a...

- ...transactions that
 - occurred within 90 days prior to this transaction. If a transaction had a reward associated with it, the return transaction amount is subtracted from the reward base. A new reward for that transaction is then calculated. If the return transaction amount exceeds the reward base, the difference is carried over to the next transaction that has a reward associated with it.

 With respect to goods returned after being purchased at a brick and...
- ...coupon, the preferred embodiment of the present invention provides a specified period for return as **defined** by each merchant. **Consumers** are given a rebate on each sales transaction and a return period is likewise specified...at 320.

With specific reference to Fig. 12, a consumer surfing the Web sees an advertisement banner on a web-site such as productopia.com at 200 as shown in Fig. 3. The banner may promote an offer such as a \$100 shopping spree. If the consumer is interested in the promotion or offer, the consumer clicks on the banner and is directed to the Web-site of the Manager of the system. The system at the Manager...

- ...has a cookie
 - already issued by the Manager at 202. If the consumer has previously registered, then the consumer is a returning user and user identifier information regarding the consumer is extracted from the cookie. At 204 the user identifier information is used to lookup the consumer 's profile information from the registered consumer database 33 and the consumer profile is retrieved. This allows the system to preferably greet the user with a personal greeting...
- ...as shown in
- Fig. 4. If the consumer the logs in (i.e., consumer previously registered), the consumer's profile is retrieved at 204. If the consumer is not registered with the Manager and does no log in as having previously registered, the consumer is preferably prompted to register with the Manager at 205. If the consumer does not choose to register, the consumer may not activate a virtual coupon and the consumers is exited back to the site from where in advertisement banner was clicked. If the consumer decides to register (i.e., enters at least a payment card number, for example a credit card

number, and optionally enters personal information, such as name and address)f as shown in Fig. 6, a consumer profile is created at 207, a cookie issued to the consumer at 209 and the offer displayed at 206.

The offer associated with the advertisement banner is displayed at 206 with the URL associated with the advertisement banner containing an ad promotion id which is associated with an offer. The consumer views the offer as shown in...

...purchase at a brick and mortar store, travels to the merchant store 24 offering the **promotion** and makes a purchase with the **registered** credit card at 220.

Information regarding the **registered** credit card and the associated consumer are maintained in the consumer database 33. Information regarding...received from the issuer. The processing agent 44 preferably stores the credit card numbers of **enrolled** consumers and the credit card numbers of transactions from the stores of member merchants. It compiles a list of matches between the credit card numbers of **enrolled** consumers and the credit card numbers used to charge actual sales, which it forwards to...

...be

checked to determine if it meets the minimum purchase amount or is within the **promotion** time period. If the transaction is fully qualified, then a **reward** can be determined and an email of the potential rebate is preferably sent to the consumer at 230. The potential **reward**, for example, cash back, is **calculated** at 232. If the transaction is a return, then a negative **reward** is **calculated**, and the pending **reward** is reduced by the appropriate amount at 234.

Thus, the **reward** total at 236 reflects the **rewards** for sales transactions reduced by the amount of any returns. The **reward** is preferably not paid until the return period ends as determined at 238. The return...

...the purchase but keep the cash back. Sof if the return period ends, then the reward is paid at 240. An email of the actual rebate is preferably sent to the consumer at 242. The reward is then paid to the consumer. The reward can be cash back made on the consumer's credit card, points, gift certificates, milesf or valuable merchandise. Alternately, the reward may be provided instantaneously and indicated on the sales receipt given to the consumer.

Enrolled or registered consumers may examine their own account activity and determine how much money they have saved with virtual coupons. They can also learn about promotions currently available in a given area. New promotions, as well as notice of upcoming expiration of promotions associated with a consumer's registered credit card number, are preferably provided electronically (e.g., email).

An affiliate is the Web site that displays merchant promotions. The Web site from which a virtual coupon is clipped is part of the information that is tracked. When a merchant pays the manger for a sale resulting from its promotion, the Manager pays the affiliate a percentage of this amount.

A merchant preferably becomes a member of the system and arranges for the Manager of the system to **promote** an offer. The merchant may pay the manger only for sales that result from **promotions** that the Manager has issued. Alternately, the merchant may pay the Manager for other services...

...example, an electronics retailer typically uses traditional

methods such as catalogs and direct mail to target consumers.

However, these merchants may want to use the Internet to distribute the offers and...

...example, information relating to the consumers that respond to the offer, the amount the purchase, customer profiles and the type of good purchased.

A sale is considered to have resulted from a **promotion** if there is a match between the credit card number of an **enrolled** consumer who has clipped a virtual coupon and the credit card number on a sale by that merchant within the valid period of the coupon. A **promotion** is preferably active for a specified period, for example thirty days after the consumer has...

...for tracking a transaction from the point at which a consumer expresses interest in a **promotion** to the completion of an actual sale and information associated therewith may be provided to...

...fee.

Therefore, in operation, the consumer tracking system of the present invention performs the following: enrolls consumers and provides them with information about their accounts; enlists merchants and provides them with reports that measure the effectiveness of their promotions; arranges with affiliates to publish promotions (the virtual coupons) on behalf of member merchants and provides them with reports about the effectiveness of the promotions; maintains databases of consumer data, merchant data, coupon data, and transaction data; tracks and validates...1) front-end subsystems 92; (2) back-end subsystems 94; (3) gateways 96; and (4) reward subsystems 98.

The preferred system uses open standards to avoid proprietary restrictions and to maximize...

...encrypted in the database.

Regarding the specific tools, the merchant tools will allow merchants to enroll with the system of the present invention. Once enrolled, the merchant will be able to perform various functions, including: creating coupons, viewing coupons, viewing the status of redeemed offers, and viewing reports. The consumer tools will allow consumers to enroll with system and once enrolled, the consumer will be able to view and "clip" coupons. The affiliate tools will allow affiliates to enroll and view the redemption status of offers. The consumer service tools will allow consumer service...

...essentially a store-and-forward database. This database preferably contains information about new and updated enrollments and new and updated coupons. On a scheduled basis, the database 100 will transfer new...

...102.

PQTs represent potential credit back to consumers. Therefore, an operator preferably is required to review PQTs before the PQTs are added to the back-end database 102. The operator is required to review the PQTs for reasonableness before the PQTs can be added.

Review of PQTs may be assisted by fraud detection tools. These tools will search for fraudulent...

...high occurrences of transactions from the same credit card number. After the PQTs have been reviewed, an operator will "press" a button to add the PQTs to the database. The name...

...AQTs represent actual credit back to consumers. As with PQTs, the invention preferably will require review of AQTs before the credit is submitted to the credit card processor. Review of AQTs may be assisted by fraud detection tools. As with the PQTsj these tools...executed at specific times. Some of the tasks that may appear on this list include review of PQTs, review of cash back, and performing data exchange for each specified gateway. The finance and administration...

...MiddleInitial
Email
Title Title of user: Miss, Mr., Mrs.,

Affiliate-id affiliate who **registered** this user signup datetime date time that user signed up Thl-User-CreditCard Contains credit...

...id Specifies status (e.g., active, inactivef
 etc.)
 offer-conditions specifies conditions of the offer
 Reward -rules specifies reward rules for the offer
 Thl Transaction Contains information about the transaction
 Transaction-id key
 Status...

...key
 Status-id specifies status (e.g., active, inactive,
 etc.)
 CompanyName
 Address
 Thl Store Contains information about individual
 merchant store
 Store-id key
 Merchant-id foreign key to Tbl-Merchant. Merchant that
 store...

...gateway provides a collection of functions that perform the required tasks.

With respect to the **reward** subsystems 98, these subsystems process the AQTs and give the consumer credit back. As disclosed herein, AQTs are transactions that match a **registered** consumer's credit cardt were made with a **registered** merchant, and match a virtual coupon "clipped" by the **registered** consumer.

Rewards may be in the form of a credit to the consumer's credit card account. However, points **reward** system may be provided.

Other $\mbox{incentives}$ may also be provided as desired by the particular merchants.

Regarding security in the system, it may include the following: protect sensitive enrollment data (front-end); encrypt data using SSL (protect access to merchant, consumer, and affiliate data transactions to the database, date and time transactions received); operators review transactions (PQTs) before they are added to the database; and operators review transactions (AQTs) before they are released to the credit card processor or points program. Fraud detection tools may include.

flagging large dollar amounts for review ; flagging excessive
instances of a credit card number for review ; and denial of service
attacks.

Tracking consumer transactions using fragments of credit instrument account numbers...
...than a full credit instrument number

(e.g., from 4 to 8 digits) to track consumers .

The **preferred** architecture is based on well-defined interfaces. However, in areas where there are no open...

- ...intelligently load balance Web-site traffic across multiple Web-site servers. The applications are preferably **designed** to be stateless to make it easier to route requests to any Web-site server...
- ...query mechanisms, and run on single processor computers to terabyte symmetric multiprocessor clusters.

Thus, the **preferred** architecture implementing the **consumer** tracking system of the present invention is not limited to the specific component parts disclosed...

- ...and apparatus of the present invention provides an easy and efficient system for providing shopping incentives. However, it should be understood by one skilled in the art that the method may...
- ...disclosed herein may be configured and implemented in other non-Internet based applications where a **consumer** tracking system is **needed**.

Additionally, the various block representations as described herein may represent both software and hardware implementations...

...purchase of the goods or services, but provides information regarding how a consumer responds to **promotions**, such as how many times a consumer views an **advertisement** or which pages are most commonly viewed.

There are various changes and modifications which may...more than \$1500.

- b. Transactions in last 3 months total more than \$1500 (note that **evaluation** of this expression depends on the date of the qualifying transaction).
- 5. Offers may be...
 ...that combine various
 conditions. These may be provided as offer form templates
 to merchants.
 - 1. Reward merchant's shoppers for all purchases in the week of Feb 14- Feb 20.
 - 2. Reward shoppers if their purchases in merchant shops during the week of Feb 14 Feb 20 exceeds \$1000.
 - 3. Reward shoppers in a club for the third purchase of an item XYZ during the week...
- ...to refer to other offers with additional conditions. For example.

A manufacturer may offer a **reward** to shoppers who buy a, particular TV model during the week of Feb 14 - Feb 20. In additionf a retailer may piggyback on that offer and **reward** the shoppers an additional discount if the purchase happens on Mondayr Tuesday or Wednesday. Coupon...

 \ldots period is greater than or equal to today's date, then cash back will be calculated .

The statuses of the transactions used for cash back will be set to

"Rebated". The... ...date + return period is greater than or equal to today's date are used to calculate cash back. All return transactions made within the transaction date + return period are used. The...date + return period is greater than or equal to today's date are used to calculate cash back. All return transactions made within the transaction date + return period are used. ...date + return period is greater than or equal to today's date are used to calculate cash back. Any returns made within the transaction date + return period are used. The statuses... ...coupon period qW.Shapper.Coupon Thljrensection Coupon File to PA Shopper Coi4m created. Exp. data ad . macnm Coupon sent F., oupon Increment use crt. sales N use crit 3* MwoCri created... ...CabAded)Unlimited uses Within coupon period TbI-XwPPerSouPon Thl-Transection Coupon Me to PA Shopper PolleyEngine Coupon created Statusmacti". Exp. date ad MweOtMIALL Coupon Mt use Sales transaction Shopper th created. Statusmactive card transaction "--Cm= updated... ...type I - coupon can have unlimited use and the end date of the coupon is calculated . For example, the end date of the coupon is calculated to be 30 days from the day that the shopper creates the coupon. The number ...coupon can have fixed number of uses and the end date of the coupon is calculated . For example, the end date of the coupon is calculated to ...is based on a variation of the above. Loffer ise IMin in. ax, Valid Days [Reward frype ID jUses "I [Pct. lQualifed jPurchasqSavings@Sun[Monfl uqWedffh Offer [KILE201SILAS Δ P... ... of the offer types.

...or the offer types.

Discount percentage is the percentage applied to determine the cash back reward or the points reward.

Minimum qualified uses specify the number of uses before the reward

is paid.

For example, if **reward** is only paid on the 4th purchase, then the minimum qualified use count will be...

...purchase amount specifies the minimum that must be spent in order to qualify for the **reward** .

Maximum saving specify the maximum reward paid on the transaction.

Valid days specify which day of the week the offer is...

...is good every day of the week, then all 7 days will be specified.

The reward type specifies how the shopper will be rebated. Currently, there are two reward types: cash back and points.

Formula defines how the rebate will be **calculated**. The formulas that ShopExpert supports are defined in the section **Reward** Formulas.

Parameters to the formula are provided. Up to 20 numeric parameters P1-P20 and...

...date is blacked out, then the begin date and the end date are the same.

Reward Formulas

Formulas are defined to calculate the cash rebate or the points given to the shopper when an offer is redeemed...

- ...on a percentage of the transaction or points are paid on the transaction.
 - 2. Fixed reward given on transaction
 Points/Cashback given = PI

This is the case where a fixed number...

- ...cash back is given on the transaction. For example, 200 points for each transaction.
 - 3. Reward based on transaction amount. 3 ranges possible.

Amount >= PI and <= P2. Points/Cashback given P3...

...P4 and <= P5. Points/cashback given P6
Amount >= 7. Points/cashback given = P8
4. Extra reward given on first purchase. Extra reward goes to
different award ID.

Points for I st purchase: P I Points for 2nd and subsequent purchases: discountpercentage...

...for first purchase associated with OEM - POID = SI
Points for first purchase associated with OEM Award id = S2
Points for first purchase associated with OEM-VendoT id = S3
Offer Examples
Below...

...date of 1/3 1/00)
Minimum purchase=NULL. No minimum purchase.

Valid all days.

Reward type=points Formula id=4.

P1=200 SI=POID S2= Award id S3=Vendor id Discount percentage=5.

```
...unlimited uses, fixed expiration date of 3/ I /00
 Minimum purchase=$12
 Valid all days
  Reward type=points
 Formula id= 1
 Discount percentage=50
 Walgreens: Earn 3 points for every dollar...
...uses, fixed expiration date of 3/ I /00
 Minimum purchase=$ I 0
 Valid all days
  Reward type=points
  Reward formula--Fonnula I
 Discount percentage=3
 Dominicks's: Earn 200 points for shopping 4 times...
...uses=4, fixed expiration date of 2/15/00
 Minimum purchase=$20
 Valid all days
  Reward type=points
  Reward formula -- Fonnula I
 Discount percentage=200
 Minimum qualified use=4
 Be;t Buy: Earn 20...
...for every dollar spent on first visit (1/yr)
 Offer type=4: fixed use= 1, calculated expiration date=one year from
 offer
 activation
 Minimum purchase=NULL: no minimum purchase
 Valid all days
  Reward type=points
  Reward fonnula--Formula I
 Discount percentage=20
 Minimum qualified uses= 1
 Avis:Eam
 500pointsperdayforanyweekdayrental(expires3/1...result, the transaction
 date must fall on Monday-Friday for this offer to be valid.
  Reward type=Points
  Reward formula--Formula I
 Discount percentage=500
 Re@Lobster: EamlOpointsforeachdollarspent (expires 3/1/00)
 Offer type=2...
...expiration date of 3/1/00
 Minimum purchase=NULL: no minimum purchase
 Valid all days
  Reward type=points
  Reward formula--Formula I
 Discountpercentage=10
   Target : I 00,000 points to every I 00th MyPoints Offline Shopper at
  (expires 2/15/99)
 This offer is not supported. Firstly, the merchant will have to...
...Minimum purchase=$ I 0.
  Maximum purchase=NULL: no limit on purchase amount.
  Valid all days.
   Reward type=points.
   Reward formula: 3
   Forpurchasesof$10-$1,000:50pointsforevery$10spent.
```

Shell: Earn 50 points with a fill-up...

For purchases of \$ 1,00 I -unlimited...

...3/1/00

Minimum purchase=NLJLL: no minimum purchase
Valid Sun-Mon-Tue-Wed-Thu
Reward type=points
Reward formula--Formula 1.
Discount percentage=5
Business Issue
Although the ShopTrack system can handle all...

- ...has several withdrawal policies and each withdrawal policy appears in exactly one offer.
 - 6. (Offers, Reward calculations) [1 N]
 An offer has several reward calculations and each reward calculation appears in exactly one offer.
 - 7. (Accumulators, Conversion Formula) [1 N] An accumulator can have...
- ...qualifying conditions. A qualifying condition can be applicable to several qualified transactions.
 - 12. (Qualifying Conditions, Reward Calculations) [N 11
 A reward calculation can have multiple applicable
 qualifying conditions. A qualifying condition applies
 to exactly one reward calculation .
 13. (Reward Calculations , Qualified Transactions) [M NI
 A qualified transaction can have multiple applicable
 reward calculations . A reward calculation can be
 applicable to several qualified transactions.
 - (Reward Calculations , Accumulators) [N 1]
 A reward calculation applies to at most one accumulator. An accumulator can have several applicable reward calculations .

With respect to reward processing, the processing preferably occurs in two stages. In the first stage, the reward category is preferably determined. Based on the reward category, the appropriate reward calculation is performed.

Reward categories may be used to implement tiered or stepped discounts. For example, if the purchase...

...5% discount compared to non-card members. Most offers will typically have only a single reward category and reward calculation. Each reward category has a corresponding qualifying condition. The reward category condition is similar to the offer condition. Thus, if there is only one type of reward, the reward category condition is null.

Examples of reward calculations follow. The amount involved in calculating the reward is called the reward base.

- 1. Fixed discount. For example, offer up to \$5 off on transactions that exceed \$50.
- 2. Percentage discount on some reward base. The reward base can be calculated in many ways.
- a. Reward base = (total transaction amount threshold). For example, offer 5% of on transaction amounts that exceed \$50.
- b. Reward base = (purchase amount on specific products threshold). For example, offer 5% of on baby

products purchases that exceed \$50.

c. Reward base = (aggregate transaction amount threshold). For example, offer 5% of on aggregated transaction amounts that...

...goes online to bid

on products. The shopper then purchases the product offline with their registered card at the standard price. The manager recognizes this a qualified transaction and gives the ...

Claim

1 A method of providing rewards to members for certain purchases made from selected merchants, the method comprising the

having members register one or more of their payment card

electronically publishing offers promoting discounts for certain purchases;

allowing members to electronically clip the electronic offer by associating one or more of their registered payment card numbers with the electronic offers; and maintaining a database of registered payment card numbers and electronic offers, so that when a member uses a payment card whose number has been registered to make a purchase to which an electronic offer that the member has virtually clipped applies, a reward is automatically provided to the member without further action by the member.

- 2 The method...
- ...action by the member when a member uses a payment card whose number has been registered to make a purchase to which an electronic offer that the member has virtually clipped applies.
 - 3 The method of claim 1 wherein the member has a reward account with points and further comprising automatically adding points to the member's reward account without further action by the member when a member uses a payment card whose number has been registered to make a purchase to which an electronic offer that the member has virtually clipped...
- ...with a gift certificate when the member uses a payment card whose number has been registered to make a purchase to which an electronic offer that the member has virtually clipped...
- ...the electronic offers.
 - 6 The method of claim 1 wherein the step of having members register further comprises entering the payment card numbers using an interface.
 - 7 The method of claim 1 wherein the step of having members register further comprises obtaining payment card numbers from an entity having existing users which have registered their payment card numbers with the entity.
 - 8 The method of claim 7 wherein the...
- ...site of the internet service provider for existing users of the internet service provider to register one or more of their payment cards.
 - 9 The method of claim 1 wherein the step of having members register further comprises entering consumer information using the interface.

- 10 The method of claim 1 further comprising the step of providing electronic confirmation of a potential **reward** to the member.
- 11 The method of claim 1 further comprising the step of providing electronic confirmation of the reward to the member.
- 12 The method of claim 1 further comprising electronically notifying members of...
- ...1 further comprising electronically notifying members of expiring electronic offers associated with the member's registered credit card numbers.
 - 14 The method of claim 2 further comprising providing in addition to the credit to the member's credit card account, a further ${f reward}$.
 - 15 The method of claim 1 wherein the step of having members register further comprises registering the one or more payment card numbers only one time.
- 16 JA method of promoting sales at a store, the method comprising the steps of: providing electronic merchant offers; enrolling users based on at least one payment card number associated with the electronic offer; and providing a reward to the user when a purchase from a merchant offering the electronic offer is made...
 ...claim 32 further comprising compensating each affiliate based on purchases resulting from the affiliate's promotion of virtual coupons.
 - 34 A method of **promoting** sales of a merchant with electronic offers, the method comprising the steps of: electronically publishing offers **promoting** a discount for purchases made from the ...and wherein the credit is automatically indicated on the purchase receipt.
 - 38 A method of **promoting** sales of a merchant with virtual coupons, the method comprising the steps of: electronically publishing an offer **promoting** a discount for purchases made from the merchant; allowing prospective customers to electronically clip the...
- ...at least one of their payment card numbers with the virtual coupon; and providing a reward to a customer of the merchant who uses a payment card whose number was associated...
- ...coupon to make a purchase to which the virtual coupon applies.
 - 39 A method of **promoting** sales at a store, the method comprising the steps of: electronically publishing offers **promoting** a **reward** at a store to prospective customers of the store; allowing prospective customers to electronically clip...
- ...at least one of their credit card numbers with the electronic offer; and providing the **reward** to the customer when the prospective customer subsequently uses a credit card that the prospective...
- ...electronic offer applies.
 - 40 The method of claim 39 wherein the step of providing the reward comprises automatically crediting a discount to the

customer's credit card account.

'2q

Browser

PDA Email Phone

41 The method of claim 39 wherein the step of providing the reward comprises providing a reward certificate to the customer for use with a subsequent purchase.

42 The method of claim 39 wherein the step of providing the reward comprises providing reward points to the customer for use in other promotions .

43 A system for providing discounts to members for certain purchases made from selected merchants...

...back subsystem further comprises a plurality of additional subsystems.

49 A method of providing a reward to consumers for purchases made from a merchant, the method comprising the steps of: having consumers register one or more of their payment card numbers; electronically publishing offers promoting rewards for certain purchases; allowing consumers to pre-purchase a product on-line with a registered payment card to reserve the product for off-line pick up; and allowing the pick-up of the product only when presenting the registered payment card which was used to make the on-line 50 A method of providing a reward to consumers for purchases made from a merchant, the method comprising the steps of: having consumers register one or more of their payment card numbers; electronically publishing offers promoting rewards for certain purchases; allowing consumers to reserve a product on-line with a registered payment card to purchase the product off-line; and purchasing the product off-line only with the registered payment card which was used to make the on-line reservation. STORE 24 -22 r... ...46 16 Modem PDA RULES BASED ENGINE 48 CONSUMER - - - - - - - -1 2 --i ----- - - - - - -AFFILIATE WEB-BASED REGISTERED CONSUMER COUPON WEB SITE TRACKING DATABASE CONSUMER 26 DATABASE WEBSITE 25 20 33 WEB-BASED SHOPPING INCENTIVE SYSTEM FIG. I \$ 00 30 - 70

```
16
  Processor
  site...
...cre database
  ooug) on (offer. (offer,
  credit card
  number)
  qΥ
  web based shopping a5i
  Incentive system Pules Potentially
  based qualified *--i
  Lb d
  back points
  cerb"s ffW Tiles
  c, C)
  F- I G. cl
  Screen I
  Example of an ad banner on Productopia web site. When the
  ShopExpert.com banner is clicked, then the shopper will be directed to
  a ShopExpert page where they can register for the offer (see screen 2).
  enterto
  WI
  a-FREE;
  41 V:
  pwdilctopia. 1. n=eremq7I
  Handbags
   Productopia Picks
   Buying Tip Lambertson Tfuex Ashfofd.com
   User Reviews & Rating
   Discussions Ruaby North Amen.ea Bluefly
  Iffinffs I T. Anthony Ltd. Neiman Marcus
  Have you...handles pave the way.
  Aa Spioa Best Selections
  Structured shapes to collapsible
  market bags. In canvas, cotton,
  snakeskin and nylon. Lacquered
  straw to refined raffia. From titanic Esorit Yellow Paries to...
 ...advice. Our Productopla Pidcs are not
  a "I was one search away from influenced by advertising . Read ou
  giving up when I saw .. you have my editorial-inteafity statement,
  skin type! Yea!' -- Susan
  9 'MyAlmostLipstickbyMnique, all=
  they have a sheer red .. but it doesn! User Reviews & Ratings! Tell
  last /ong.'-@Josiemk everyone about your favorite fashions
  and cosmetics -- and the ones you...
... This page shows the registration page that the shopper might see after
  clicking on the ad banner. Notice that the shopper is new to the system
  and without a cookie. Consequently, the shopper is requested to register
  ð.
  Q 0 n Register with ShopExpert, com and
  JO we'll add your name to our $100.00...
...Hobbies
  our services I about us I contact us
  Screen 3
  Once the shopper has registered , the system knows who the shopper is
  based on the cookie kept on his computer...
....shopper can send email to friends to notifying them about the offer and
  provide optional demographic information might be collected about the
  shopper. The shopper can updated his account information by clicking...
...the given shopper. The offer is valid for any credit card that the
```

shopper has registered with.

```
my offers
  @HELP (LOG OFF
  K#A
  IrNFAIrImal
  Store Offer Exp. Status Savings
  Bank...Credit Card 0 ie
  Points Program Process GRS MyPoints
  0 L 1 106
  F 10
  Enrolled Shoppees Credit Card # used at
  Credit Card Merchant by Shopper
  Match?
  I Yes
  Potentially Credit...
...20
  CANN
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  Accumu
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  Conditions Calculations
  nalifie
  Transactions
  FIGe 13
  IMMRNATIONAL SEARCH REPORT Ir. iational application No.
  PCT/USOO/09759
  Α...
 26/3,K/40
                (Item 37 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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00745524
            **Image available**
METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC AUCTIONS WITH MULTI-PARAMETER
    PRICE EQUALIZATION BIDDING
PROCEDE ET SYSTEME DE VENTE AUX ENCHERES ELECTRONIQUE AVEC OFFRES PAR
    EGALISATION DE PRIX A PARAMETRES MULTIPLES
Patent Applicant/Assignee:
  FREEMARKETS INC, One Oliver Plaza, 210 Sixth Avenue, Pittsburgh, PA 15222
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Inventor(s):
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  RICKERT Julia L, 5607 Pavillian Court, Wexford, PA 15090, US, TULLOCH Shane M, 5518 Ellsworth Avenue, Apt. 3, Pittsburgh, PA 15232, US,
  RIDDLE Jennifer L, 1014 Bradish Street, Pittsburgh, PA 15203, US,
  SIKES Nikki A, 3955 Bigelow Boulevard, Apt. 903, Pittsburgh, PA 15213, US
  LEVIS John P III, 509 Amberson Avenue, Pittsburgh, PA 15232, US,
Legal Representative:
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    N.W., Washington, DC 20036-5869, US,
Patent and Priority Information (Country, Number, Date):
                         WO 200058898 A2 20001005 (WO 0058898)
  Patent:
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WO 2000US8522 20000330 (PCT/WO US0008522) Application:

Priority Application: US 99282157 19990331

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Publication Language: English

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Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description Claims

Detailed Description

... the electronic market. Procurement costs can be further lowered with an unbiased electronic market that promotes competition.

For standard products and services, the need to have an unbiased market

...by submitting a bid for an airline ticket on the PriceLine website, and airlines can choose to accept a bid, thereby committing the buyer to buy the ticket.

The catalog and...

...involved entities.

The supplier-bidding auction model requires that the bidding product or service be defined by the buyer 1 0. An auction coordinator 20 works with buyers 1 0 to prepare for and...the auction enters the Auction Results

Administration phase I IO. In this phase, coordinator 20 analyzes and administers the

Auction results, which are viewed by buyer 1 0. The buyer...

...qualification of the low bidding supplier(s). The buyer IO retains the right not to award business to a low bidding supplier 30 based on final qualification results or other business concerns.

In the ensuing Contract Administration phase 1 12, the coordinator 20 facilitates settlements 60 awarded by the buyer 10 to suppliers 30. Contracts 52 are then drawn up between buyer...

- ...that is provided by the bidders and hence is the sole parameter upon which a selection process is made. Relative valuations between different bid prices is quick and intuitive.
 - 1 0 In a typical business-to...function; and Figs. 6A-6C illustrate bid history charts based upon buyer and supplier viewpoints.

Detailed Description

Reference will now be made in detail to the preferred embodiments of the present...

...that is provided by the bidders and hence is the sole parameter upon which a selection process is made. Relative valuations between different bid prices is quick and intuitive.

In many types of business transactions, price...

...consuming and subject to inconsistency from one application to the next.

The present invention is **designed** to create a market of competition in business transactions that traditionally could not take advantage...

...the bid transforination function (f) is a linear or non-linear analytic function that is **calculated** in real-time. In another embodiment, the bid transformation function (f) is a linear or...parameters specifying multi-year contracts are converted into a total NPV bid. The total NPV bid represents a sum of a series of payments over multiple contract years, which are discounted to a present **value** using a **predefined discount** rate structure.

NPV bidding is described in co-pending U.S. Application No., entitled "Method and System for Conducting Electronic Auctions with Net Present Value Bidding," filed concurrently herewith, the disclosure of which is hereby expressly...

- ...factors relating to the characteristics of the coal as well as the characteristics of the **buyer** 's **needs** and physical facilities. Characteristics of the coal include factors such as thermal content (BTU/lb...
- \ldots combination to determine the relative attractiveness of each of the received

I 0

bids. The **evaluation** process is often a combination of subjective **judgment**, based on instinct and experience, and hard quantitative **analysis**. As one can readily appreciate, this **evaluation** process, although typical, is time consuming and adds great uncertainty for the suppliers.

Time delays...

- ...in this process because the internal subjective/quantitative metrics used by the buyer in the **evaluation** process are inconsistently applied. Negotiation tactics dictate that the subjective/quantitative metrics used by the...
- ...variable of online competition, the present invention also factors in nonprice variables into the bid evaluation and award process.

In the coal market example, the buyer may be ultimately interested in the price...

- ...into a context that enables an
 - apples-to-apples comparison such that the **buyer** can **choose** the most competitive bid. In the coal market example, the transformation process is **designed** to transform the \$/ton bids for unique lots of coal into standardized units of value...
- ...in the buyer's economic condition, including revenue generated, costs avoided, risks mitigated, or asset valuation improved.

 The latter example is a function that implements the notion that accepting a certain...coal market, the specific factors used in the transformation function are often confidential to the buyer.

 Accordingly, the buyer desires to prevent the suppliers from gaining insight into aspects of the transformation function that quantifies the buyer's weighting of various parameters associated with a supplier's bid. For this
- ...the competitive auction landscape without receiving any information concerning the transformation function that has been **defined** by the **buyer** .

In the coal example, the transformation process is modeled as a linear function, having at...a non-price parameter. For example, instead of

- changing the \$/ton bid, a supplier could choose to change a particular characteristic (e.g., % ash, % sulfur, etc.) of the coal that is...
- ...5 process is not the driver for separate supplier views. Rather, separate supplier views are **desired** because of **user** unfamiliarity of viewing prices in a foreign currency.
 - Detransformation is represented by the conversion of...
- ...of FOB buyer. Another example concerns penalty factors buyers might apply. Some suppliers may be **assessed** penalties due to additional cost factors the buyer ...easier implementation.

In this framework, supplier A located 60 miles from the buyer would be assessed \$0.01 per unit for shipping, while supplier B located 105 miles from the buyer and supplier C located 230 miles away would both be assessed \$0.03 per unit.

It should be noted that a combination of linear, non-linear...

...other words, the transformation functions may be nested to include more than one type of **calculation** in any given embodiment.

Generally, where the transformation function is non-confidential, the transformation process...

...by the auction server component and the individual client components. The joint implementation can be **designed** in various ways to achieve the same goal, the support of individual buyer and supplier...

Claim

- ... step of multiplying a received bid price, specified in a local currency of said first **bidder**, with a pre-**defined** exchanae rate to vield a base currency bid price.
 - 5 The method of claim 3...
- ...in a local currency of said first bidder into a local currency of said second **bidder** using a pre- **defined** exchange rate.
 - 15 The method of claim 12, wherein step (d) comprises the step of...
- ...for generating multiplies a received bid price, specified in a local currency of said first **bidder**, with a pre-**defined** exchange rate to yield a base currency bid price.
 - 25 The system of claim 23...a base currency price into a bid price in a local currency of said second **bidder** using a pre- **defined** exchange rate.
 25
- . The system of claim 3 1, wherein said means for generating converts... in a local currency of said first bidder into a local currency of said second **bidder** using a pre- **defined** exchange rate.
 - 35 The system of claim 32, wherein said means for generating transforms a \dots
- ...the step of multiplying a bid price, specified in a local currency of said first bidder, with a pre-defined exchange rate to yield a base currency bid price.
 - 45 The method of claim 42...
- ...step of multiplying a received bid price, specified in a local currency of said second bidder, with a pre- defined exchange rate to yield a bid price in a local currency of said first bidder...receiving a price per physical measure of weight or volume, wherein said coal is uniquely defined by said first bidder.

- 61 A method of conducting an electronic online auction between a plurality of potential bidders...
- ...method of claim 61, wherein step (b) comprises the step of generating a net present value bid value using a predefined discount rate structure and received multisegment bidding parameters, said net present value bid value representing a sum of a series of payments over a plurality of contract term segments which are discounted to a present value using said predefined discount rate structure.
 - 63 The method of claim 61, wherein step (b) comprises the step of generating a base currency bid price using a predefined exchange rate and a received local currency bid price.

64 The...

- ...66 The system of claim 65, wherein said means for generating generates a net present value bid value using a predefined discount rate structure and received multisegment bidding parameters, said net present value bid value representing a sum of a series 30
 - of payments over a plurality of contract term segments which are discounted to a present **value** using said **predefined discount** rate structure.
 - 67 The system of claim 65, wherein said means for generating generates a base currency **bid** price using a predefined exchange rate and a received local currency bid price.

68 The...

- ...method of claim 69, wherein step (b) comprises the step of generating a net present value bid value using a predefined discount rate structure and received multisegment bidding parameters, said net present value bid value representing a sum of a series of payments over a plurality of contract term segments which are discounted to a present value using said predefined discount rate structure.
 - . The method of claim 69, wherein step (b) comprises the step of generating a base currency **bid** price using a predefined exchange rate and a received local currency bid price.

72 A...M SOLICITS 1 1ARRANGES M SUPPLIE BUYER %J W I %Li INA 30 20 UESTS REVIEW NDUCTS PUBLIS @@@PAFR@TICI MITS SUPPLIES I DETERMINES M 1 1 RFQ M REFERENCES 1...

...FOR
USER AUCTION PREP AUCTION
CONDUCT AUCTION ASSIST & ADMINISTER OBSERVE BID
108 AUCTIO
ADMINISTER AUCTION ANALYZE & ADMINISTER VIEW AUCTION VIEW AUCTION
RESULTS AUCTION RESULTS RESULTS
110
CONTRACT SETTLEMENT SETTLEMENT
ADMINISTRATION...

26/3,K/41 (Item 38 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00745522 **Image available**

METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC AUCTIONS WITH NET PRESENT VALUE BIDDING

PROCEDE ET SYSTEME DE CONDUITE DE VENTES AUX ENCHERES ELECTRONIQUES PAR L'INTERMEDIAIRE D'OFFRES A VALEUR ACTUELLE NETTE

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

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Main International Patent Class: G06F-017/60 Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the electronic market. Procurement costs can be further lowered with an unbiased electronic market that **promotes** competition.

For standard products and services, the need to have an unbiased market has been...

...by submitting a bid for an airline ticket on the PriceLine website, and airlines can **choose** to accept a bid, thereby committing the buyer to buy the ticket.

The catalog and...

...involved entities.

The supplier-bidding auction model requires that the bidding product or service be defined by the buyer 1 0. An auction coordinator 20 works with buyers 1 0 to prepare for and...auction enters the Auction Results Administration phase 1 1 0. In this phase, coordinator 20 analyzes and administers the Auction results, which are viewed by buyer 1 0. The buyer 1...

...of the low bidding supplier(s). The buyer 1 0 retains the right not to award business to a low bidding supplier 30 based on final qualification results or other business...

- ...In the ensuing Contract Administration phase 1 1 2. the coordinator 20 facilitates settlements 60 awarded by the buyer 1 0 to suppliers 30. Contracts 52 are then drawn up between...
- ...based upon the comparison of single-parameter bids. These single-parameter bids reflect a static valuation of the product/service on which the competition is based. A simple mathematical comparison between...information for each year is used to determine a total NPV bid. The total NPV bid represents a sum of a series of payments over multiple contract years, which are discounted to a present value using a predefined discount rate or rates.

NPV **bid** information received from all of the participating suppliers is fed back to each of the...

...year bid using annual percentage discounts below the base year bid.

Fig. 6 illustrates the calculation of a total net present value bid using the base year bid, the quantity, and...
...present value bid history graph.

Fig. 8 illustrates a net present value bid history table.

Detailed Description

Reference will now be made in detail to the preferred embodiments of the present...

...which is hereby expressly incorporated in the present application.

As described, a supplier's internal **evaluation** of the adequacy of its bid is based 1 5 upon the manufacturing/supply capabilities...

...based upon a single bid reflective of the supplier's perception of the item's ${\bf valuation}$.

The present invention represents a significant shift away from a static view of an auction item. More particularly, auction items can have valuations that are affected by numerous factors that are entirely unrelated to the intrinsic value/cost...

...determining an adequate contract price for the lot. For example, each supplier may have different **assessments** of the transient nature of their own ...of any anticipated financial outlay.

These time factors are particularly relevant in defining the relative valuation for a supply contract that spans multiple years. If these time factors are not included as part of the valuation process, the single buyer and the multiple suppliers are effectively negotiating solely over the price...

...the contract. Suppliers are therefore prevented from fully impounding in their bids their own idiosyncratic **valuations** of their anticipated performance in future years of the contract.

The present invention increases the...

- ...e., offered product price) to the auction server. The single parameter bid reflects a static valuation of a product. In the present invention, an overall contract valuation is based on multiple parameters reflective of multiple years of a contract. These multiple parameters...
- ...in the time value of money. General transformation of multiple parameters into an overall contract **valuation** is described in greater detail in co-pending Application No. .., entitled "Method and System for ...
- ...is provided by the suppliers, while the discount rate r is typically provided by the <code>buyer</code> . Note that r <code>need</code> not be the same for each

year, and hence may represent a vector of values...

- ...that are provided by one or more suppliers is converted into a NPV bid. The calculated NPV bids enable the buyer to compare multi-year bids on an equivalent "apples-to-apples" basis. Moreover, the calculated NPV bid information is transmitted to the suppliers so that the suppliers can determine their...
- ...cash payments overtime. The attractiveness of each proposal will then depend on the buyer's **evaluation** of the time value of money.

The auction system of the present invention supports real unit, each of these parameters is typically **defined** by the **buyer** as part of the original RFQ.

In the example user interface of Fig. 5, each... ... could also be defined.

Generally, the term lengths for the individual line items can be **defined** by either the **buyer** or the supplier in combination with the quantity and price variables for the individual line...

- ...the supply contract, respectively. The reduction rates of 5%, 4%, and 3% are used to calculate the cost of the second, third, and fourth years of the contract relative to the...
- ...of the input fields in columns 540, 550, and 560. More specifically, the supplier can **choose** to modify the bid per unit value, the number of years in the supply contract...
- ...input of reduction rates for subsequent years of the contract, the user interface can be **designed** to accept actual cash price quotations for each year in the specified contract term. This...
- ...Fig. 5 represent one example of multi-year bidding parameters. As noted above, various other **user** interfaces could be **defined**. Generally, the multi-year bidding parameters represent any collection of values that can be used...
- ...of their current and prospective manufacturing and supply capabilities. These idiosyncratic views reflect a dynamic valuation of the individual years of the contract. While conventional auction systems focus on a single...
- ...Supplier-specific multi-year cash flow patterns cannot be readily compared with each other. Relative valuations between the supplier-defined multi-year cash flow patterns are enabled through a buyer's relative valuation of the time value of money.

As noted, this **valuation** can be based upon the buyer's projected cost of capital.

In the present invention, the supplier-defined multi-year cash flow pattern is translated to a net present value based upon a buyer - defined discount rate. This buyerdefined discount rate is typically provided to the auction server for use during the auction process.

The use of the buyer - defined discount rate is reflected in the calculations illustrated in Fig. 6. These calculations are based upon the multi-year bidding parameters that were defined in the example user interface of Fig. 5. Columns 610, 620, 630, and 640 of the table of Fig...

...of Fig.

5. The first year of the contract for the particular line item is calculated simply by multiplying the quantity per year value of column 630 with the bid price rate is defined by the buyer. In an

alternative embodiment, the discount rate is defined by the auction server. In the example calculations of the Table of Fig. 6, an 8% discount rate is assumed. The discount rate...

...each year. The discount rate can also be set separately for each lot.

The NPV calculation is performed for all line items. Thus, in the example of Figs.

5 and 6, a NPV calculation is performed for line item # 1 When a bidder has elected not to supply a reduction rate in a later contract year, the NPV calculation assumes that the earlier year quote continues with no further rate of reduction. As an example, consider line item #1, the NPV is calculated in accordance with equation (1) as follows.

NPV = \$500,000 + \$475,000 + \$456,000 \$442...

...681,889 (2)

1 + 0.08 (1 + 0.082 (1 + 0.08) 3

Similar NPV calculations are performed for each of the line items, the results being reflected in column 660...

...total NPV bid is the basis upon which the auction process is run.

The NPV calculations illustrated in the table of Fig. 6 are performed by software running on both the...

...and manipulation of multi-year bidding parameters. In an alternative implementation, the client component could calculate all NPV values and submit to the 14

auction server component only the final calculated NPV bid for comparison at the server.

Upon receipt of the multi-year bidding parameters from the supplier, the auction server calculates the total NPV bid using the multi-year bidding parameters and the discount rate. The total NPV bid is used to effect a relevant comparison between the bids of the participating suppliers. The...

...not important whether bidders are aware of the exact discount rate(s) r used to calculate NPV.

Figs. 7 and 8 illustrate the use of the total NPV bid information at...

...received from the auction server.

The total NPV bid of \$7,376,916, which was calculated in Figs. 5 and 6, represents the bid by Supp City Corp. that was submitted...

...In this manner, the auction system of the present invention incorporates the net present value **calculations** in real-time to permit the buyer and participating suppliers to capitalize on their idiosyncratic **valuations** of capital, time value of money, manufacturing, or supply over a period of time.

15...

Claim

... of payments over a plurality of contract term segments which are discounted to a present value using a predefined discount rate structure;

and

(c) transmitting net present value **bid** information to a plurality of **bidders**, said net present value **bid** information enabling a plurality of bidders to view a relative comparison of net present value...

...of payments over a plurality of contract term segments which are discounted to a present

value using a predefined discount rate structure; and
means for transmitting net present value bid information to a plurality
of bidders, said net present value bid information enabling a
plurality of bidders to view a relative comparison of net present value
...

- ...pattern of
- payments over a plurality of contract term segments being discounted to a present value using a predefined discount rate structure; 1 8
- (b) transmitting net present value **bid** information to an **auction** server;
- (c) receiving net present value **bid** information representative of the net
- I 0 present value bids of other bidders;
- (d) displaying...
- ...present value bid value.
 - 16 The method of claim 15, further comprising the step of **calculating** said net present value bid value using said specification of a pattern of payments over...
- ...parameters of other bidders.
 - . The method of claim 18, further comprising the step of **calculating** a net present value bid value using said net present value bidding parameters of other bidders.
 - 20 The method of claim 19, wherein said step of **calculating** comprises the step of **calculating** a net present value bid value using a specification of a unit bid, a contract...
- ...plurality of contract term segments.
 - 21 The method of claim 19, wherein said step of calculating comprises the step of calculating a net present value bid value using a specification of price values for each of...pattern of payments over a plurality of contract term segments being discounted to a present value using a predefined discount rate structure; a second computer readable program code means for enabling the computer system to transmit net present value bid information to an auction server;
 - a third computer readable program code means for enabling the...
- ...claim 25, further comprising computer readable program code means for enabling the computer system to calculate said net present value bid value using said specification of a pattern of payments over...
- ...28, further comprising sixth computer readable program code means for enabling the computer system to calculate a net present value bid value using said net present value bidding parameters of other...
- ...program code means comprises computer readable program code means for enabling the computer system to **calculate** a net present value bid value using a specification of a unit bid, a contract...
- ...program code means comprises computer readable program code means for enabling the computer system to **calculate** a net present value bid value using a specification of price values for each of...
- ...pattern of payments over a plurality of contract term segments being discounted to a present value using a predefined discount

rate structure;

(b) transmitting, by said first \mbox{bidder} , first net present value \mbox{bid} information to

```
an auction server;
  (c) generating, by said auction server, a net present value bid value
  said...
...of payments over a plurality of
  contract term segments which are discounted to a present value using a
  predefined discount rate structure;
  (d) displaying, by said auction server, a relative comparison of
  submitted net
  present value bid values; and
  (e) transmitting, by said auction server, second net present value bid
  information to...
...fo
  User Auction F Auction
  Conduct Auction Assist & Administer Observe Bid
  Administer Auction Analyze & Administer View Auction View Auction
  Results C@Results Results Results
  110 7@AL@@
  Contract Settlement...
 26/3.K/45
              (Item 42 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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REVERSE AUCTION SEARCH ENGINE
MOTEUR DE RECHERCHE POUR MISE AUX ENCHERES INVERSEES
Patent Applicant/Assignee:
  INTERACTIVE YELLOW PAGES INC,
 NATH Prithu,
Inventor(s):
  NATH Prithu,
Patent and Priority Information (Country, Number, Date):
  Patent:
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  Detailed Description
  Claims
English Abstract
  Buyer registers (100) receives a secret code for E-mail verification,
  and responds with their secret code to activate their account. The buyer
    chooses a geographic area of search (101). The buyer searches for
  products and services on the...
...prices then log-in-page. Buyer logs-in (106) with the login name and
  password. Buyer fills out Inquiry and submit (107). Sellers receive
  their responses in their Intelli-boxes (108). Responses are sorted (112)
  depending on type of Inguiry from chose . The buyer acepts may of
```

Detailed Description
... the item
until the auction ends.

responses (113). ...

When individuals decide to purchase a product they typically research on-line retailers who sell the products. Prices may be found on some websites, on other websites the user must inquire by sending an E-mail to the retailer. The researching of product prices by various retailers and the sending of E-mail inquiries is time...

...individuals and

companies throughout the world to conduct e-commerce while solving the problems of researching multiple retailers, contacting everyone, not understanding the language, having currency exchange problems, and shipping questions...

...does not wish to purchase the product or
6
service and prefers to make an inquiry , the user
fills out a pre-defined form to be sent.

Multiple pre-defined forms are provided, the user chooses the form which best fits their need .

The user may choose to send the inquiry to all the sellers listed in the category or a sub-set of sellers, including one individual seller.

The pre- defined form allows the buyer to enter their inquiry once, yet send it to as many sellers as they would like. Sellers all receive...

...responses in the buyers intelligent mailbox are sorted as well. The user is able to **analyze** the inquiries without wasting time sorting through each and every E-mail as would be...

...mail program.

The pre-defined forms are dependent on the product or service the user is inquiring or the inquiry the user is responding ...mail address, facsimilie machine, pager, or phone, outside of the present invention that has been requested by the user . Notices that inquiries which have been received, or responses which have been received may also be sent to...

...mail address, facsimilie machine, pager, or phone, outside of the present invention that has been requested by the user .

9 .Users may also personalize the categories and communities they view by creating a personalized...

...invention only the
 communities or categories the user would like to see
 are shown.
 A user may also choose to be notified when a
 representative of a particular company, or another
 user, is using...

...the present invention to inquire directly, through on-line chat, voice, and video

communications.

Each user may also choose the language they wish to view the text in. This allows users of any country...

...figure 1 is a block diagram of the present invention process. In block 100, buyer registers, receives a secret code for E-mail verification, and responds with their secret code to activate their account, screen shot shown in Figure 8.

In block 101, the buyer chooses a geographic
 area of search, which could be the whole world,
 continent, country, city,, or...
...or to a category choice page, screen shot shown in
 Figure 12, from where the buyer chooses a category
 for going to a final listings page or can also send
 an inquiry...

...all sellers from the categories page itself.

If the buyer wishes to see listings or choose to send an inquiry only to a select few sellers or choose to go to the final listings page then buyer 13 clicks on the chosen category to go to the final listings page.

The buyer clicks on either " Inquire from

selected" or "Inquire from all" from final listings
page or clicks on "Inquire from...In block 106, the buyer logs in with
the login
name and password that was chosen by them while
registering.

In block 107, the buyer chooses one of four
Qre-defined forms to inquire depending on the sort
and reply criteria wanted and type of inquiry,
screen shot shown in Figure 15. When inquiring the
buyer fills out a pre-made form to keep all
inquiries consistent. The buyer "s personal details
are already pre entered in this form for ease of

The mailbox...

...which allows
manipulation of the inquiries by sorting and other
means. The process of a buyer sending an inquiry to
multiple sellers is known as a reverse auction. The
15
form also requests a...

use. Also the **buyer** may **choose** the currency in which offers are required screen shot shown in Figure 16.

...is extremely efficient in savings of time for both buyers and sellers, especially in a **targeted** geographical location. The buyer may also specify how long the inquiry is good for.

The...

...at a pre defined place on the inquiry form to participate in this inquiry by **registering** on the present invention and offering their prices.

In block 108, sellers receive their responses...

...shot shown in Figure 17, and Figure 18, and Figure 19. All sellers in the targeted area to whom the inquiry is sent may receive an alert either through pager...

... Figure 14, Figure 17, Figure 18, and Figure 19.

In block 110, the sellers may choose to respond or not to respond, to the inquiry received from the offer form provided...

...palm pilot.

> In block 112, the responses are sorted, depending on type of Inquiry form chosen while 17 inquiring, screen shot shown in Figure 22, and Figure 23. Responses may be sorted on any criteria the buyer chooses . The intelligent mailbox provided by the present invention allows for efficient buyer and seller interaction...

...the cheapest price.

Also the offers may be sorted by price and certain parameters as requested by the buyers , while making the inquiry . So the sorting could be with the lowest price but with maximum parameters that a...

...or by any

other means, such as E-mail, telephone, fax or pager or the **buyer** may **choose** to place the order with the present invention. The present invention processes the order and...

...diagram continuation of the present invention process in Figure 1. In block 200, the seller registers , receives a secret code, and responds with their secret code to activate their account, screen shot shown in Figure 24. The seller registers in categories which are descriptive of the product or service offered by the seller.

When registering as a seller, the seller enjoys all the benefits and features of also being a... Figure 3. Screen shots are shown in Figures 37 through 42.

In block 400, the user chooses to search in a geographic location such as the entire world, a country, a state...

... name, brand name, business category, products on the Super store, key word search which defined on the search engine, or other.

In block 402, all categories having products or services in the chosen geographic category are shown or are able to be searched by the user.

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In block 404, searches may be performed within the chosen geographic location. If searches are made within the chosen geographic location, then the process passes to block 406, otherwise the process

passes to block 408 and ends.

In block 406, only the results found within the chosen geographic category are returned as adverr-isements, listings or the user is taken directly to...

...each product may be placed under a different 23 category under which the seller originally registered . For example, a seller may be registered as a "New Watch Retailer" and a "Used Watch Wholesaler". The seller may put a...

...for sale under the "Used Watch Wholesaler" category.

In block 506, the seller may also **choose** to make either the new watch or the used watch a "special offer".

In block 508, the seller may choose which geographic locations are able to see the special offer. If the seller only wants the state of Illinois in the U.S. to see the offer the seller can choose that geographic location. When a user searches for special offers in the entire world, the...

- ...in the same super store as long as the special offers placed by sellers were **chosen** to be in that geographic location. The user can also enter the individual stores of...
- ...get the feeling of surfing in a geographical location and receiving information specific to the **chosen** geographical location, screen shot shown in Figures 48 through 50.

In block 700, the user chooses to search in a geographic location such as the entire world, a country, a state, or a city.

In block 702,.all categories having information in the **chosen** geographic location are shown and are able to be searched by the user. Also these are 26

language dependent and will be visible only in the language that the user has chosen to surf in.

In block 704, the user chooses the information category for searching within the chosen information category.

In block 706, only results found within the chosen geographic location are returned such as news, weather, stock information, city information, and other. Then...

Claim

... inquiring about products or services with an intelligent mailbox comprising the steps of: receiving an inquiry from a buyer into an intelligent mailbox; sorting the received inquiry by pre-determined parameters, and 32 creating...a sellers product database as in claim 24, further comprising the step of:

```
request
 receiving a search
                                 form a user to
 search for specific products.
 27 Computer executable software code stored on a
 computer readable...
...second intelligent mailbox in an order as defined by
 the sorting of mandatory fields.
  Buyer
          Registers 100
  Chooses Geographic Area 101
   Buyer Searches
 F Buyer
            Inquires 103
  Easydo Super Store 104
 IF no prices THEN Log-In page 105
 Buyer...
...Sorted 112
 Buyer Accepts or Rejects Response 113
 FIGURE 1 End 114
 1 / 65
 Seller Registers 200
 Seller Puts Prices in Store OR 201
 Special Offers
 Seller Receives Order OR 202...
... User Criteria No
 Sort by Automatic 306
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 FIGURE 3
 3 / 65
  Choose Location to 400
 Search In
 Searching only in Categories having 402
 Products and Services in the Chosen
 Location
 404
 Search With
 te Chosen Ai a?
 No
 Yes
 IF
 Return Results Within 406
  Chosen Area
 End
 408
 FIGURE 4
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 Sellerlogsin
 Seller Enters their 502
 On-line...
...504
 On-line Store
 Product is Nonnal or 506
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 ΙF
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 Seller Chooses Which
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May See Special Offer s
 FIGURE 5
 5 / 65
 Accept Order on...
...with seller
 ΙF
 606
 When Goods Delivered
 Give Payment to Seller
 FIGURE 6
 6 / 65
  Choose Location to 700
 Search In
 All information for chosen location 702
 & it's superset locations are shown
  Choose Information 704
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 Only Results Within 706
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 are Returned & surfed
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 FIGURE 7
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 (General inquiries are those where the buyers could not locate a specific
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Where the Buyers Rule...

26/3,K/47 (Item 44 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00396572 **Image available**

METHOD AND SYSTEM FOR PROCESSING AND TRANSMITTING ELECTRONIC AUCTION . INFORMATION

PROCEDE ET SYSTEME DE TRAITEMENT ET DE TRANSMISSION D'INFORMATIONS POUR DES ENCHERES ELECTRONIQUES

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 KAPLAN Samuel Jerrold,
Inventor(s):

FISHER Alan S,

KAPLAN Samuel Jerrold,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9737315 Al 19971009

Application: WO 97US4535 19970319 (PCT/WO US9704535)

Priority Application: US 96623654 19960329; US 96623946 19960329; US 96624259 19960329

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English Fulltext Word Count: 10274

Main International Patent Class: G06F-017/60 Fulltext Availability:
Detailed Description

English Abstract

Claims

...status information. When appropriate, the system closes the auction from further bidding and notifies the winning bidders and losers as to the auction outcome.

Detailed Description

... available at the auction venue for inspection by the bidders and subsequent pickup by the successful bidders. For many types of merchandise it would be far easier for both buyer and seller to leave the inventory at its original source and ship purchased items to the successful bidders at the end of the auction, Moreover, physical auctions have the still further disadvantage that...enters them in a database of bids,

When the auction closes, the auctioneer notifies the winning bidders usually via electronic mail, and ships the merchandise to the winning bidders.

There are several disadvantages to E-mail auctions. First, a human auctioneer is required to...lot available for auction which includes a plurality of

items and where a plurality of **winning bidders** sufficient to match the

plurality of auctioned items exists.

In the third group of patents...to a wide audience via electronic means, the inventive system and method results in more bidders, greater demand, and hence higher prices for the seller. And

because this electronic system reaches a geographically...

- ...merchants' product lines become visible in areas where their products are not normally distributed or advertised, resulting in increased
 - sales volume without increased marketing expense. As the network grows, business grows. Furthermore, the electronic auction system is automatic and...
- ...well as

additional advantages thereoft will be more fully understood as a result of a **detailed** description of a preferred embodiment when taken in conjunction with the accompanying drawings in which...illustrating the markdown price adjustment

feature of the present invention and its method of operation.

DETAILED DESCRIPTION OF A PBEFERRED EMBODIMEN
An inventive method and system is disclosed for conducting a...

...current auction status information, closes the auction from further bidding when appropriate, and notifies the winning bidder or bidders and loser or losers as to the auction outcome.

The inventive system includes a database...with the final winning bid information and by sending electronic mail notifications to both the winning bidder or bidders and the losing bidder or bidders.

The present invention provides an electronic auction method and...

...time, or when a desired sales volume is reached, the electronic auction system notifies the winning and losing bidders by electronic mail and posts a list of the winning bidders on the closed lot's merchandise catalog page.

The present invention is preferably implemented as...move from catalog page to catalog page and to place bids using keyboard 240 and **pointing** device 260. The user may call up an index of available merchandise by pressing button...

- ...is presented with
 - a bid form such as the one shown in FIG. 3. The **customer** fills out the **required** information in the bid form and presses "Place Bid"" button 2 to send the bid...
- ...have been placed. If new bids are found during the query, then auction manager 26 calculates the current high bidder or bidders and instructs merchandise catalog page generator 25 to regenerate...43, then the bid is placed 46 in bid database 31.
 - FIG. 6 provides a **detailed** illustration of the procedures carried out by auction manager 26. Auction manager 26 is preferably...the customer's electronic mail address and looks up 83 inventory information on the item **desired** by the **bidder**.

With this information, electronic mail messenger 27 constructs 84 an electronic mail message informing the...technique described above. The simplest is

the ""Standard Auction' format, whereby the electronic auction system awards the merchandise to the top bidder or bidders in accordance with their bids once bidding...

...stopped. Using this format, if there is a plurality of a specific item, the system awards the merchandise to the top bidders. Bidders may bid on more than one unit, and different successful bidders will, in general, pay different prices for an item.

FIG. 9 illustrates the Standard Auction...

...of the present invention also provides a "Dutch Auction,"' format, wherein the electronic auction system awards the merchandise to all of the top bidders for whom there is available inventory at the price bid by the lowest successful bidder.

This format may be **preferred** by **customers** for being the most fair when a plurality of a specific item is being auctioned...

...be a range of bids submitted, In the Dutch Auction format, the highest bidders are awarded the merchandise but at the same price for all successful bidders, the price bid by the lowest successful bidder.

FIG. 10 illustrates the Dutch Auction format whereby bid manager 55 shown in FIG. 6...

...of the present invention also includes a "Progressive Auction" format, wherein the electronic auction system awards the merchandise to the top bidders based on price bid.

As with the Dutch Auction format, the highest price bids are awarded the merchandise up to the quantity available of the item being auctioned. However, unlike the Dutch Auction format, the system awards the merchandise to the successful bidders at different prices depending on

the quantity bid. In a **preferred** embodiment, a **successful bidder** for a

single unit of an item is awarded the item at the price of the lowest successful bid for a single unit of the item. A successful bidder for a

higher quantity of the same -item is awarded the item at the price of the

lowest successful bid at that quantity or any lower quantity, For example, a **successful bidder** for a quantity of five would pay the lowest

price for any successful bid for...

...quantity is termed the "'MinWin' price for that quantity. The Progressive Auction format ensures that successful bidders for a quantity of an item pay the lowest price paid by any other

successful bidder at that quantity level or below. Use of this format
leads to lower prices for...system also includes a ""Buy Or Bid" format
1 5 wherein the electronic auction system awards merchandise to bidders
who place bids at or above a posted selling price. The item...

- ...in reserve by the system, If a certain sales volume is not achieved in a specified period of time, the electronic auction system automatically reduces the price by a predetermined amount or a predetermined percentage of the price and updates the merchandise catalog page accordingly. The lower price may...event that an insufficient quantity of the item is available to satisfy the bid if successful, If the bidder is found willing to accept a reduced quantity at 1 72, then the test is...
- ...system also includes a "markdown"' feature, wherein the electronic auction system of the present invention awards merchandise to buyers who place orders at the currently posted selling price. The item remains...
- ...the available quantity is purchased.

If a certain sales volume is not achieved in a specified period of

time, the electronic auction system automatically reduces the price by a set amount or a set percentage and updates the merchandise catalog page accordingly...if no new bids have been received in a timely manner. Thus, bidders have an incentive to stay active in the bidding process to avoid closure of an item before maximum...

...teachings of this invention.

For example, although a preferred embodiment of the present invention 22

chooses winning bids according to monetary amount included in the bid, preference for bids may also...

Claim

... bids according to bid value;
setting a minimum req uired bid value for said bids;
selecting a first bid from a first bidder, said first bid having a highest bid value...wherein said automatically categorizing step includes:
setting a minimum required bid value for said bids;
selecting a first bid from a first bidder having a first bid value; comparing said first...

27/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

System and method for providing consumer rewards Sytem und Verfahren fur das Bereitstellen von Belohnungen an Konsumenten Systeme et methode pour recompenser les consommateurs

27/TI/2 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR INTERACTIVE COLLECTION, EXCHANGE AND REDEMPTION OF POINTS

PROCEDES ET SYSTEMES INTERACTIFS DE COLLECTE, D'ECHANGE ET DE RESTITUTION DE POINTS CADEAUX

27/TI/3 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC INFORMATION DELIVERY SYSTEM AND PROCESS INCLUDING SUPPLYING OF INFORMATION ABOUT LOCATIONS VISITED BY USERS OF PORTABLE IDENTIFICATION CARDS

SYSTEME ET PROCEDE DE DIFFUSION D'INFORMATIONS ELECTRONIQUES COMPRENANT LA PRESENTATION D'INFORMATIONS SUR LES LIEUX VISITES PAR DES UTILISATEURS DE CARTES D'IDENTIFICATION PORTATIVES

27/TI/4 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD OF PROVIDING ONLINE INCENTIVES
PROCEDE DE DISTRIBUTION D'INCITATIONS EN LIGNE

27/TI/5 (Item 4 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR FORMING A LIST-BASED VALUE DISCOVERY NETWORK PROCEDE ET SYSTEME DE FORMATION D'UN RESEAU PERMETTANT DE DECOUVRIR LA VALEUR D'UNE MARCHANDISE INSCRITE SUR UNE LISTE

27/TI/6 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

OFFLINE-ONLINE INCENTIVE POINTS SYSTEM AND METHOD

SYSTEME DE POINTS BONUS FONCTIONNANT EN LIGNE ET HORS LIGNE ET PROCEDE

CORRESPONDANT

27/TI/7 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ONLINE MULTIMEDIA SYSTEM AND METHOD SYSTEME ET PROCEDE MULTIMEDIA EN LIGNE

27/TI/8 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ADVANCED ASSET MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

27/TI/9 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PERSONAL COMMUNICATION DEVICE FOR SCHEDULING PRESENTATION OF DIGITAL CONTENT

PROCEDE ET APPAREIL DE PLANIFICATION DE LA PRESENTATION D'UN CONTENU NUMERIQUE SUR UN DISPOSITIF DE COMMUNICATION PERSONNEL

27/TI/10 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR A PREBID AND PRESERVING COMMITMENT WITH BUYER INTERACTIVITY

PROCEDE ET DISPOSITIF D'OFFRE PRELIMINAIRE PERMETTANT DE MAINTENIR UN ENGAGEMENT EN TERMES D'INTERACTIVITE D'ACHAT

27/TI/11 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

NETWORKED INTERACTIVE TOY SYSTEM SYSTEME DE JOUETS INTERACTIFS EN RESEAU

27/TI/12 (Item 11 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR COMMERCIAL TRANSACTIONS IN AN INTERACTIVE TOY ENVIRONMENT

PROCEDES ET APPAREILS DESTINES A DES TRANSACTIONS COMMERCIALES DANS UN ENVIRONNEMENT LUDIQUE INTERACTIF

27/TI/13 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

IMPROVED PARAMETER-VALUE DATABASES
BASES DE DONNEES A VALEURS DE PARAMETRES AMELIOREES

27/TI/14 (Item 13 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS USING ELECTRONIC TOKENS

PROCEDE ET APPAREIL DE REALISATION DE TRANSACTIONS DE COMMERCE ELECTRONIQUE AU MOYEN DE JETONS ELECTRONIQUES

27/TI/15 (Item 14 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

IMPROVED PARAMETER-VALUE DATABASES
BASES DE DONNEES PERFECTIONNEES DE VALEURS DE PARAMETRES

27/TI/16 (Item 15 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR AN APPLICATION SERVER PROVIDER FRAMEWORK PROCEDE POUR UN CADRE DE FOURNISSEUR DE SERVICES APPLICATIFS

27/TI/17 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL

27/TI/18 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR MANAGING ADVERTISEMENT AND INFORMATION DISPLAYS ON VEHICLES BASED ON AN E-COMMERCE SITE

SYSTEMES, PROCEDES ET PROGRAMMES D'ORDINATEUR SERVANT A PRESENTER DES INFORMATIONS SUR DES SIGNES

27/TI/19 (Item 18 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

AUCTION REDEMPTION SYSTEM AND METHOD SYSTEME ET PROCEDE DE RACHAT D'ENCHERES

27/TI/20 (Item 19 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR PURCHASE AND SALE OF TRANSPORTATION ASSETS VIA A GLOBAL COMPUTER NETWORK

SYSTEME ET TECHNIQUE D'ACHAT ET DE VENTE DE BIENS ET DE SERVICE VIA UN RESEAU INFORMATIQUE MONDIAL

27/TI/21 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CONDUCTING AUCTIONS
PROCEDE ET DISPOSITIF POUR LA CONDUITE D'ENCHERES

27/TI/22 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE

SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

27/TI/23 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES PAR L'INTERNET

27/TI/24 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

BEHAVIOUR MODIFICATION SYSTEM WITH PERSONAL PORTAL SYSTEME DE MODIFICATION DE COMPORTEMENT AU MOYEN D'UN PORTAIL PERSONNEL

27/TI/25 (Item 24 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE

PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS

27/TI/26 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

- A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES
- SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

27/TI/27 (Item 26 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE EN OEUVRE D'UNE TECHNIQUE

27/TI/28 (Item 27 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS

PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS

27/TI/29 (Item 28 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

27/TI/30 (Item 29 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

27/TI/31 (Item 30 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

27/TI/32 (Item 31 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

LOCATION ENHANCED INFORMATION DELIVERY SYSTEM
SYSTEME AMELIORE DE DISTRIBUTION D'INFORMATIONS DE LOCALISATION

27/TI/33 (Item 32 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

MORTGAGE AUCTION PROCESS MODEL
MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES

27/TI/34 (Item 33 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CENTRALIZED ELECTRONIC INCENTIVE SYSTEM SYSTEME ELECTRONIQUE CENTRALISE DE PRIMES

27/TI/35 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES

27/TI/36 (Item 35 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A CAMERA WITH INTERNAL PRINTING SYSTEM
APPAREIL PHOTOGRAPHIQUE A SYSTEME D'IMPRESSION INTERNE

27/TI/37 (Item 36 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TRAVEL RESERVATION AND INFORMATION PLANNING SYSTEM
SYSTEME D'INFORMATION ET DE PLANIFICATION POUR LES RESERVATIONS DE VOYAGE
(TRIPS)

27/TI/38 (Item 37 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

27/TI/39 (Item 38 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION DE DROITS ELECTRONIQUES

27/TI/40 (Item 39 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

27/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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System and method for providing consumer rewards Sytem und Verfahren fur das Bereitstellen von Belohnungen an Konsumenten Systeme et methode pour recompenser les consommateurs PATENT ASSIGNEE:

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System and method for providing consumer rewards

...ABSTRACT A1

An automated consumer rewards / incentive program that accepts a registration of a consumer. The registration entitles the consumer to receive the benefits of the incentive program. To track the fulfillment of reward earning criteria established by member businesses, the registration includes information indicative of a credit card...

...the credit card transactional information to determine if the consumer fulfilled the requirements of the incentive program for the member business. If the transactional information indicates that the consumer fulfilled the criteria of the rewards program of the member business, the consumer is rewarded in accordance with the benefits of the incentive program.

... SPECIFICATION A1

This invention relates generally to consumer **reward** or **incentive** programs and, more specifically, to a system and method for providing an automated consumer **reward** program.

In the prior art, various consumer **reward** programs are known. For example, the airline industry allows a consumer to make a plane...

- ...when the reservation is fulfilled by the consumer taking the reserved flight, the consumer is **rewarded** with redeemable frequent flyer miles. Such reservations can be made using a network, for example...
- ...to provide a means by which consumers can make dining reservations and benefit from a **rewards** program. In this regard, reservations can be made via access to a Web site, such...
- ...Reservations made through "OpenTable" allow a consumer to earn

"OpenTable points" that are redeemable for rewards . To earn the points, the consumer must arrive at the restaurant before or at the...

- ...their intended purpose, they do suffer various disadvantages. For example, the currently implemented airline consumer reward program requires the consumer to remember their appropriate frequent flyer number and to individually register with each of the airlines to access the large population of reward providers. Meanwhile, the on-line reservation system of "OpenTable" requires the performance of some action
- ...either the consumer or the restaurateur (beyond actual fulfillment of the reservation) to ensure the **awarding** of **rewards**. Accordingly, a need exists for an improved system and method for providing consumers **rewards**.

The present invention is set out in the independent claims. Some optional features are set...

...in the claims dependent thereto.

According to one embodiment, there is provided an automated consumer rewards / incentive program that requires minimal human intervention and which is substantially transparent to the consumer and...

- ...a registration of a consumer that entitles the consumer to receive the benefits of the **incentive** program. To track the fulfillment of **reward** earning criteria established by member businesses, the registration includes information indicative of a credit card...
- ...the credit card transactional information to determine if the consumer fulfilled the requirements of the **incentive** program for the member business, e.g., purchased goods/services from a member business, fulfilled...
- ...business, etc. If the transactional information indicates that the consumer fulfilled the criteria of the rewards program of the member business, the consumer is rewarded in accordance with the benefits of the incentive program. The system and method also tracks and communicates information to members and businesses such as, for example, accumulated rewards, summaries of transactions and balances.

In a further embodiment, the system may be implemented on...

...which:

Figure 1 illustrates a flow chart diagram of an exemplary system for determining consumer awards in accordance with the subject invention; Figure 2 illustrates a block diagram of an exemplary...

Figure 5 illustrates a flow chart of an exemplary method for determining if an incentive has been met by a consumer.

Turning now to the figures, wherein like reference numerals refer to like elements, there is illustrated a system and method for providing consumer rewards.

While the invention is particularly described in the context of the restaurant business, it is...

...by capturing and processing credit card transactions originating from restaurants to thereby generate rebates and **rewards** for member consumers. The system and method also maintains member restaurant information, maintains member consumer information, and maintains audit trails.

To become eligible to participate in the **rewards** program, both consumers and restaurants register to become members. Restaurant registration will include a credit...

...of a credit card point of sale machine, as well as the details of an awards program. Consumer registration will include a major credit card number. When the consumer uses the...member restaurant and, if so, whether the member consumer has fulfilled the requirements of the incentive program of the member restaurant. In exchange for becoming a

member restaurant, a restaurant can...

- ...transactional information can be examined to determine if the transaction fulfills the criteria for receiving awards as established by the member restaurant.
 - While not required, the system and method described hereinafter...
- ...Both consumers and businesses will benefit from a centralized resource that combines unbiased information, an **incentive** program, and value-added activities such as online reservations and promotions to facilitate and enhance...
- ...14, a credit card aggregator service server and associated database 16, and the Web site/ rewards processing/reservation taking, etc. system server and associated database 18, one of skill in the...
- ...through with their dining decisions by making reservations online. In addition, users will receive special incentives, such as money discounts or alternate currencies/points, when they dine at member restaurants. The trigger for awarding incentives will be transparent and accomplished via a registered credit card. The system and method may
- ...to the Internet and offer a completely new customer yield management tool, namely, variable dining incentives for the purpose of driving incremental traffic to member businesses. This tool will enable restaurants to post variable incentives, discounts or dining points, to stimulate demand during off-peak periods.

 During operation, there will...
- ...user is the restaurant. The restaurant will use the site to manage their reservations, dining **incentive** offerings and table allocation.

 To maximize the functionality of the system, the system is adapted...
- ...pending reservations and dining history and will not be able to take advantage of the incentives offered by the different restaurants.

 * Level 1 consumer A level 1 user has accessed the...functionality offered by the site but will not be able to take advantage of the incentives offered by the different restaurants.

 * Level 2 consumer A level 2 user has accessed the...
- ...consumer will be able to take full advantage of the site's functionality including earning incentive points or dollars back by dining at participating restaurants. The level 2 consumer will have a "personalized" page that will track the user's pending reservations, the incentives that the consumer has registered for and any incentive points that the consumer has earned by dining.

 * Type 0 restaurant This is a restaurant...
- ...a member of the system and method interested only in online reservations exclusive of an .incentives program. Editable content regarding the restaurant will be available.
 - * Type 3 restaurant A restaurant that...
- ...signed up to be a member of the system and method interested only in the incentives program exclusive of on-line reservations. Editable content regarding the restaurant will be available.
 * Type...
- ...be a member of the system and method interested in both on-line reservations and **incentives** . Editable content regarding the restaurant will be available.
 - * Type 5 restaurant a restaurant participating only in redemptions. The restaurant will accept member redemption at his restaurant but will not offer incentives . When a user accesses the system via the Internet, without regard to their level of...
- ...together" This will be an area explaining to the consumer and the

restaurant what the incentives program is and the benefits that are available to both the consumer and the restaurant...

- ...Restaurant" The featured restaurant will be an advertisement for a member restaurant that is offering incentives to users that either are members or join the system. In the future it may also be incentives other than restaurant advertisements such as dinners with the chef and other opportunities. This restaurant...opportunities available, and for the restaurants, information about having a sales representative contact them.
 - * "Registered Incentives Advertisement" This area of the screen will provide the user of the site with advertisements for restaurants. These advertisements will be for incentive participating restaurants that are offering incentives for member customers to register for. It may be preferred that the site follow the...
- ...for example by the use of a cookie, the system will display an advertisement to **entice** the user to become a member and try the programs provided by the system. Other...
- ...access provided by the system a revenue management restaurant will be able to update their incentives and reservations information.

 The sales representative will gather sales information about the restaurant and record...
- ...of operation; 20) dress code; 21) entertainment; 22) takeout; 23) delivery; 24) catering; 25) special awards; 26) long description (for home page); 27) user ID; 28) password and 19) password hint...scanned in food menu; 5) scanned in wine list; 6) map to restaurant; 7) registered incentives; 8) base incentives; 9) reviews; 10) if the restaurant takes online reservations; and 11) if the restaurant takes...
- ...a Level 2 to a Level 1 consumer and will not allow usage of the incentive program without re-registering a credit card number.

 In addition to the consumer account information...personalization features may include: consumer's name, localized restaurants and some level of promotion and incentive segregation. When created, the personalized page will be used as the default home page for...
- ...Plans This section will give the consumer an overview of his pending reservations and registered **incentives**. It will show a maximum of five reservations with the option that the consumer can...
- ...area of the site will show the consumer a summarization of the total amount of incentive points, etc. he has collected by participating in the system. The view may include a...
- ...described above).
 - * Redeem Points In this area the consumer will be able to redeem his incentive points for dining vouchers, frequent flyer miles, or other rewards . This may be handled via an email form to customer service release.

Turning now to...

- ...functional. The restaurant will be accessing this page for the purpose of managing their reservations, incentives or seating allocation. With this in mind, the restaurant's personal page may be presented...
- ...My Benefits This section will detail the benefits that the restaurant receives by using the **incentive** or the online reservation program and details the current benefits that the restaurant is entitled to.
 - * My Promotions/ Incentives In this section the restaurant can view and edit their incentive program. This includes both the base and the registered incentives .
 - * My Account/Profile From this section the restaurant can view their account information and change...made available.

To enhance the desire to use the system, the system will provide an incentive management module. This module will manage the types and

amounts of incentive given to the consumer fordining at particular restaurants. On a dynamic basis, restaurateurs can create/update/delete incentives. Incentives include alternate currencies per dollar spent, a percent off the bill total, etc. These incentives can be managed either on-line by the restaurateur or they can call a system...

...is also contemplated that a voice response system may be used for restaurateurs to update <code>incentives</code>.

In a preferred embodiment, there will be two types of incentives that can be offered to the consumer. The first is a base incentive, which will be offered on a daily basis and does not require the consumer to...

...of the offer with the system or make an online reservation. The second type of incentive is a registered incentive that requires the consumer to register an intent to dine or to make an online reservation. Restaurants can choose to offer any combination of these incentives, to be offered at anytime of the week, or no incentives at all. Once a consumer has made a reservation or has registered for the incentive the incentive is locked in, and the conditions of the registered incentive can not be changed. Restaurateurs will be able to modify registered incentives as needed, however, base incentives should only be updated seven days prior to the set incentive date. For example, if a restaurateur wants to update the next week's base incentives he should do it before the Monday of the current week.

To provide a convenient means for allowing restauranteurs to sign up for the **incentive** plan, a description and the benefits of the restaurant **incentives** program can be viewed online or be explained by a sales representative. If the restaurant...

- ...the benefits to joining the program. Once the restaurant has decided to join the systems' **incentives** program, a sales representative will meet with the restaurateur to discuss and decide on the...
- ...to the system database and is properly designated as a restaurant being signed up with incentives. Base incentives may be initialized to a predetermined amount. Thereafter, the default effective date on the base incentive may be 10 days after the date the restaurant receives incentives to provide the restaurant a window to change their default base incentives before they go into effect.

Base incentives will be stored at the day level along with an effective date. When updating a restaurant's base incentives, a business rule (which the web administrator can change) will resolve any conflicts. As an example of a rule, given that there may be updates to the base incentives over time, the active base incentive may be designated to be the one with the highest effective date that is less...

- ...equal to the current date. In the example illustrated in TABLE 1, the active base **incentive** would be the record with the effective date of '3/1/2000' on the date...
- ...base discounts, restaurants should give consumers seven days prior notice of changes of their base incentives. The restaurants can enter as many base incentive records as they would like as long as the effective date is greater than seven...
- ...format. Black-out days(horizontal bar)if selected(horizontal bar)will over-ride the base incentive for the day. They will be listed in the "base incentive" explanation for each restaurant that chooses black-out days. The consumer will be able to...
- ...out day has been chosen by a restaurant.

After a restaurateur has signed up for incentives they have the ability to make changes to their registered incentives any time they want via the internet or over the phone with a customer service or sales representative. Registered incentives will be stored at the day level along with an effective date and expiration date. Restaurants are not required to have registered incentives. Registered incentives may be given in addition to any base incentives that a consumer might receive.

At any single point in time a restaurant can only have one active registered incentive record. This is enforced by ensuring that an incentive record can not have an effective date that is less than another incentive record's expiration date and also greater than that same record's effective date. The...

...also specify the maximum number of times they are willing to extend the registered promotional incentive per any given day. In the scenario presented in Table 2, the active registered incentive would be 15% off on all Thursdays until 6/1/2000 when it goes up to 20% off. The restaurateur can change their registered incentives at any time, but once a customer has made a valid reservation or has registered for the incentive (made an "intent to dine") the incentive is locked in, and the amount can not be changed for that particular consumer. Once the maximum number of consumers have validly registered their intent to take advantage of the incentive on any given day, the incentive will no longer be offered on that day.

As a further incentive, points may be accumulated through dining experiences which can be redeemed for electronic dining vouchers...

...and the consumer's customized page will indicate existing and unused redemption points.

To redeem incentive points, consumers will be able to view their total points from the consumer's personal...

...list of predefined dining vouchers, such as "Dinner for 2, up to \$100."

Next the consumer will select the day of the week and the restaurant where the diner will occur. Depending on whether the restaurant has defined the preferred day of the week as off-peak or peak will effect the number of points needed to earn the dining voucher. The restaurant selected must be a Level 3, Level 4, or Level 5 restaurant. A search will be offered to help the user in selecting a participating restaurant. If the restaurant allows reservations one can be made at this time, or a later date.

Upon submitting...

...will be credited with the dollar balance. If the consumer does not use the dining voucher by dining on the chosen date and at the chosen restaurant, then his/her voucher will expire and their points will revert back to their point bank.

To view the **incentives** that restaurants are offering, the user can access the information by looking at the restaurant...

...will be a link from the page to this information. Alternatively, when making a reservation (selecting the time, number in party, etc...) the consumer can choose to view the incentives offered by the restaurant. Still further, the user can click through one of the rotating " restaurant incentives " ads and be taken to the restaurant 's personal page to view the incentives. Thereafter, the consumer can register for a promotional incentive in several different ways: 1) by clicking through an ad in the rotating " restaurant incentive " banner and then accepting the offer with a click on "yes"; 2) by performing a biased search for the registered incentives on restaurants, viewing the registered incentive and then clicking "accept" on a particular incentive to select it; and 3) by performing a regular search on a restaurant, viewing the registered incentive and then clicking on "accept."

If the consumer has not given the system their credit...

...information they will be required to do so before they can register for the promotional incentive. Also, in order to take advantage of a registered incentive a date the user intends to dine must be provided by the user. If the promotion is still available on that day the consumer will be registered for the incentive, otherwise he/she will be notified that the promotion is full on their intended dining date and will be offered the next available registered incentive. The consumer will be able to view his/her registered incentives on their personal page. All future dining experiences, both registered incentives and reservations will be listed together and can be easily viewed on the consumer's...an option for the consumer to search for all available reservations, for the

chosen date/ time , for all restaurants defined by the search area. For example, the consumer selects "Make a Reservation," enters March 26 at 7:00 p.m. as the date and...

...an area, the consumer can further limit the search by choosing the cuisine of the restaurant. The search will return all available reservations for March 26 at 7:00 p.m., for all restaurants within the chosen area and with the chosen cuisine. The consumer then chooses one of these restaurants from the list to complete the reservation. The consumer does not have to be a member of the system to make a reservation but incentives will be contingent on membership.

If there is a reservation available at the restaurant, a...bar translation)

- * Enter the restaurant name directly to search on a pattern match
- * Cuisine
- * Promotions/ incentives
- * Credit Cards accepted
- * Price Range
- * Reservation availability(both online and not online)
- * Membership in the...
- ...by the system for the restaurant (accepts online reservations, has a map, offers base/registered incentives, online menu, etc.). In addition, if the consumer is recognized by the Web site as...
- ...providing the email address that he would like to send it to.

 To validate when **rewards** are earned, a credit card transaction aggregator 1.6 is utilized that matches credit card...
- ...of Figs. 4a and 4b, the process proceeds with the system sending enrollments and redemption/ incentive transactions to the database 1.8. The system also sends a daily file of registered...
- ... of the following types of activities has been launched:
 - * frequent diner acceptance of restaurant registered incentives when a frequent diner signals his intent to accept a restaurant's registered incentive offer by clicking through the acceptance path and completing the required information, a registered incentive transaction is maintained in a daily transaction file. A registered incentive is valid for a particular day at a particular restaurant and may be restricted to ...
- ...to link a matched transaction from the credit card transaction aggregator to a pending, registered incentive is the merchant number and frequent diner credit card. If there is a match on both of these elements and a match between the registered incentive offer date and the transaction date, then the system creates a reward record for the member to be used in the reward delivery/qualification process, i.e., updates the customer's alternate currency total or informs the credit card company to reduce the customer's charges.
 - * merchant basic incentive offers If a merchant chooses to set-up a basic incentive for a particular day, a daily file is maintained. The key used to link a...
- ...as participating members. If the members are participating and the transaction date matches a basic incentive date, the frequent diner will get the basic incentive reward, i.e., the credit card company will be instructed to reduce the customer's charge...system and method allows for a restaurant to set time of day/week/month dining incentives by which the consumer can obtain a reward for dining at an established incentive time. This is particularly advantageous to restaurants as the incentive plan may be used to entice diners at otherwise off-peak demand times within the restaurant. To ensure that the rewards are awarded, as illustrated in Fig. 5, the restaurant notifies the system administrator of the time of day/week/month that the incentive is being offered and the details of the incentive. This information may then be communicated to consumers whereby a consumer can make a reservation through the system to dine at the member restaurant during the specified incentive time.

To determine that the consumer has fulfilled the reservation, the time stamp of the...

...against the time the reservation was made. For day of week or day of month incentives, this comparison need only examine the day field of the credit card transaction record to determine if the reservation was fulfilled during the incentive day. For time of day incentives, the comparison examines the day and time fields of the credit card transaction record to determine if the reservation was fulfilled during the incentive time of the incentive day.

To ensure that the fulfillment took place at approximately the time the reservation was made for time of day incentive plans, a time window is added to the reservation time and the credit card time...

- ...falls within this time window on the appropriate day. For example, a restaurant can offer **incentives** to a consumer if the consumer dines at the restaurant between 4 p.m. and...
- ...makes a reservation for 5 p.m. on Wednesday the consumer is eligible for the incentive and the system will determine that the incentive has been earned if the meal is paid for using the registered credit card within a predetermined time window on the incentive day (e.g., using a 2 hour window the payment should occur between 5 p...
- ...the overall teachings of the disclosure. For example, all events (such as registration, changing restaurant **rewards**, changing reservations, making reservations, etc.) need not be performed via a computer network but can...
- ...phone call, sending a fax, etc. to a representative of the entity that manages the **rewards** program. This entity can similarly notify the participants by phone, fax, mail, etc. of changes in **rewards** offered, changes in reservations, to make reservations, etc.

...CLAIMS A1

- 1. A method for providing **rewards** to a member consumer in connection with the purchase of goods or services at a...
- ...by the consumer at the business if the consumer has fulfilled the requirement of a **rewards** program of the member business and, if so, providing the **reward** to the member consumer.
 - 2. The method as recited in claim 1, further comprising the step of settling the reward with the member business; and/or wherein the method further comprises the step of maintaining a record of rewards earned by the member consumer; and/or wherein the method further comprises the step of informing the member consumer of the reward when earned; and/or wherein the method further comprises the step of informing the member business of the reward when earned.
 - 3. The method as recited in claim 1, wherein the transaction information includes...
- ...day of sale and a time of sale; and preferably wherein the requirement of the rewards program comprises a specification that a transaction must occur on a predetermined day and the...
- ...of sale is compared against the predetermined day to determine if the requirement of the **rewards** program was met; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur during a predetermined time and that...
- ...against the predetermined time and the reservation time to determine if the requirements of the **rewards** program were met; and preferably wherein

comparing the time of sale to the reservation time...

- ...based upon the reservation time.
 - 5. A method for allowing a restaurant to provide an incentive program

to a consumer, the method comprising:

- accepting via a network a registration of a consumer, the registration entitling the consumer to benefits of the incentive program, the benefits including a reward for dining at the restaurant on a day specified by the restaurant and a reward for fulfilling a reservation made by the consumer with the restaurant;
- allowing the consumer to view information indicative of the benefits of the incentive program; and
- accepting via the network real-time changes made by the restaurant to the incentive program whereby the real-time changes in the incentive program are reflected in the information indicative of the benefits of the incentive program viewable by the consumer.
- 6. The method as recited in claim 5, further comprising...
- ...of applying predetermined rules to resolve conflicts with changes made by the restaurant to the incentive program; and/or wherein the network is the Internet; and/or wherein the reward for dining on a day specified by the restaurant includes a price discount; and/or wherein the reward for fulfilling a reservation made by the customer with the restaurant includes giving to the...

...the restaurant.

- 7. A method for allowing a consumer to receive benefits associated with an incentive program created by a business, the method comprising: accepting a registration of a consumer entitling the consumer to benefits of the incentive program, the registration including information indicative of a credit card of the consumer; comparing credit...
- ...of the consumer to determine if the consumer performed a transaction at the business; and
 - rewarding the consumer in accordance with the benefits of the
 incentive program if it is determined in the step of comparing that
 the consumer did perform...
- ...instructions for determining if a transaction by a member consumer meets a requirement of a **rewards** program of a member business, the instructions performing steps comprising:
 - receiving transaction information including information...a good or service by the consumer at the business meets the requirement of the rewards program of the member business.
 - 9. The computer-readable media as recited in claim 8...
- ...day of sale and a time of sale; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur on a predetermined day and the...
- ...of sale is compared against the predetermined day to determine if the requirement of the **rewards** program was met; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur during a predetermined time and that...
- ...against the predetermined time and the reservation time to determine if the requirements of the **rewards** program were met; and preferably wherein comparing the time of sale to the reservation time...

27/3,K/2 (Item 1 from file: 349)
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00914809 **Image available**

METHODS AND SYSTEMS FOR INTERACTIVE COLLECTION, EXCHANGE AND REDEMPTION OF POINTS

PROCEDES ET SYSTEMES INTERACTIFS DE COLLECTE, D'ECHANGE ET DE RESTITUTION DE POINTS CADEAUX

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English Abstract

A method for interactive collection, exchange and redemption of reward points relating to products or services including the step of identifying a user (105); retrieving a point balance corresponding to the user (110); offering a list of reward options to the user; receiving a selection option from the user corresponding to the list of reward options; prompting the user to input a bid value for the selected reward option; prompting the user to input a bid value for the selected reward option; receiving the bid value from the user corresponding to the selection option; deducting a bid fee from the point balance of the user; determining if the user's bid value is a winning bid value at a pre-determined time; and awarding the selection option to the user and deducting the bid value (120) from the point balance, if the user's bid is the winning value.

Detailed Description

... AND REDEMPTION OF POINTS

FIELD OF THE INVENTION

The present invention relates generally to providing **incentives** for consumers interactions with companies and more specifically to methods and

systems for using incentive points awarded by companies to consumers for

redemption of various awards .

BACKGROUND OF THE INVENTION

Reward points provided by companies to consumers are commonplace in today's society. Consumers are typically awarded points for using their credit cards, purchasing a specific product, and using a particular service. Consumers 1 0 typically have reward -point balances with a variety of companies and when the balance of any one of these individual accounts reach an award -level amount with the company providing the points, the consumer is either provided a product...

...desired product or service.

Moreover, a variety of Intemet-based organizations provide a form of reward points to consumers if the consumers perform certain tasks such as taking online surveys, visiting...

...services (e.g., Internet Service Providers (ISP)). However, each of the

variety of organizations which award consumers points for redemption maintain individual rules with respect to these points. When a consumer initially subscribes in a particular organization's reward points service, the consumer typically agrees to a boiler-plate agreement which restricts and circumscribes how the consumer may use the points awarded. For example, points often expire, are not useable during certain calendar dates, are not useable...

- ...redeem their points due to their balance being less than the level required for an award redemption. For example, a consumer 1 5 may have 2,500 miles (points) in a frequent flyer account, but the first award level requires I 0,000 miles. As a result, the consumer is unable to deplete...
- ...large proliferation of these outstanding points and the decline in redemption of points for individual awards, the financial reporting requirements can unduly cloud an organization's financial picture. As a result, organizations with reward point programs have attempted to find creative ways in which the consumer will utilize and...
- ...are typically only sent to consumers with point balances below the redemption level for any award .

Yet, many of the programs initiated by organizations to eliminate outstanding point balances from their...

...such there remains a need for methods and systems for consumers to more freely redeem **award** points, thus reducing the financial reporting obligations for the companies.

SUMMARY OF THE INVENTION Accordingly...

- ...present invention to provide novel methods and systems for interactive collection, exchange and redemption of reward points which overcome, one or more disadvantages of the prior art. These and additional objects...
- ...advantages are provided by the methods and systems for interactive collection, exchange and redemption of **reward** points of the present invention.

One aspect of the present invention is the method for the interactive collection, exchange and redemption of **reward** points. The method comprises

offering a list of reward options to a user. The user's selected option corresponding to the list of reward options is received. The user is prompted to input a bid for the selected reward option. The user's bid is received. The user's

bid is compared to...

- ...s point balance. At a predetermined time, the user with the highest bid will be awarded the selected reward option.

 Another aspect of the present invention is the interactive system for interactive collection, exchange and redemption of reward points. The interactive system comprises a user interface, a personal data store, a point manager...methods and a system which permit users, to redeem points through purchases and auctions for reward items (e.g., services, products, discounts, and the like). The points of the users are
- ...users to increase their individual point balances for purposes of acquiring more desirable and costly **reward** items, such as exotic vacations.
 - One embodiment of the present invention, depicted in Fig. 1, comprises a method for interactive collection, exchange and redemption of reward

points relating to products or services. First, a user is identified (20). In one embodiment...

- ...to the user is then retrieved from a personal data store (22). A list of reward options is then presented to the user (24). Exemplary reward options may include merchandise (i.e., computers, software, PDA's, wireless phones, etc.) and experiences (i.e., travel, celebrity interactions, exclusive privileges, etc.). Potential reward options include a reward auction, in which the user can bid on a reward item with hiis/her reward points. The user's selection corresponding to the list of reward options is received (26). The user is then prompted to enter a bid value (28) corresponding to the selected reward option. The bid value is received
- ...the bid value is deducted. from the user's point balance (38) and the selected reward option is provided to the user (40). If the user did not win the auction...in conversation and post messages both publicly and privately regarding potential bartering or exchanges of reward points. Once the user has reached an agreement to receive points transferred from another user...

from the user (30). In one embodiment, a check...

...confirmation is sent to Jesse to authorize the transfer. Steve then can bid on the **reward** for the round of golf with a top golf professional.

Similarly, in another embodiment two or more users can combine their points towards an award redemption. Preferably, a user messaging/chat module is provided. The messaging/chat module comprises executable...
...and post messages both publicly and 1 5 privately regarding potential bartering or combination of reward points. Once the users has reached an agreement to combine their points, the users enter...

...to "pool" their points into one large bid to
10
be able to redeem an award that they otherwise would not be able to
redeem due to lack of points.

i...

- ...invention, depicted in Fig. 2, is a system for interactive collection, exchange and redemption of reward points. The system (1 00) comprises a user interface (1 05), a point manager (I...
- ...winning bid from a user. In a preferred embodiment, the system (100) further comprises a **reward** data store (140) which is in communication with the redemption module (140). The **reward** data store (140) contains data pertaining I 0 to available **rewards** of the present invention.

As one skilled in the art will appreciate these executable instructions ...of the present invention comprises a method for the interactive collection, exchange and redemption of reward points relating to products or services. The method is depicted in the flowchart of Fig...

- ...in at least part to the point balance of the user. Preferred interactive options include reward auction, reward purchase and point balance transfers. Additional interactive options may include reward conversions, which involves exchanging one "currency" (one program's points) for another at a defined exchange rate; checking point balances; viewing frules' for auction/transfer/redemptions; browse various rewards (opportunity to create aspiration); view advertisements from various sponsors; browse special offers made to members...
- ...of selection options corresponding to the interactive selection (360). For example, if the user selected **reward** auction, the user may then be

provided with a list of items currently available for... ... In one embodiment, the selected option may comprise a bid on an item in a reward auction, in which the bid is registered to the consumer and the transaction value... Claim I . A method for interactive collection, exchange and redemption of reward points relating to products or services, comprising the steps of a) identifying a user; b) retrieving a point balance corresponding to the user; c) offering a list of reward options to the user; d) receiving a selection option from the user corresponding to the list of reward options; e) prompting the user to input a bid value for the selected reward f) receiving the bid value from the user corresponding to the selected reward option; g) determining if the bid value is a high bid; h) prompting the user to input a higher bid value for the selected reward and repeat steps f - h, if the bid value is not the high bid 17 i) deducting a bid fee from the point balance of the user; j) determining if the user's bid value is a winning bid pre determined time; and k) awarding the selection option to the user and deducting the bid value from the point balance, if the user's bid value is the winning bid value. 2 The method of claim 1, further comprising: identifying a second user; retrieving a... ...18 . The method of claim 1, ftwther comprising the steps of determining a user's reward stage in at least part from the point balance of the user. 5 The method of claim 4, wherein the list of reward options correspond to the user's reward stage. 6 The method of claim 2, ftirther comprising the step of confirming with the... ...of the transfer value. 11 An interactive system for interactive collection, exchange and redemption of reward points, comprising: 19 a user interface; a point manager in communication with a personal data... ...a computer system to interact with a user for interactive collection, exchange and redemption of reward points relating to products or services, comprising the steps of a) identifying a user; b) retrieving a point balance corresponding to the user; 20 c) offering a list of reward options to the user; d) receiving a selection option from the user corresponding to the list

I 0 e) prompting the user to input a bid value for the selected

of reward options;

```
reward
 f) receiving the bid value from the user corresponding to the
 selected
  reward option;
 g) determining if the bid value is a high bid;
 1 5 h) prompting the user to input a higher bid value for the selected
  reward and repeat steps f - h, if the bid value is not the high bid
 i) deducting a bid fee from the point balance of the user;
 i) determining if the user's bid value is a winning bid value at a pre
 determined time; and
 k) awarding the selection option to the user and deducting the bid
  value from the point balance, if the user's bid value is the winning
 bid value...
...s point balance from a personal data store;
 offering to the user a list of reward options;
 receiving a selection option from the user corresponding to the list of
  reward options;
 prompting the user to input a bid value for the selected reward
 option;
 receiving the bid
                    value from the user corresponding to the
 selection option;
  deducting a bid fee from the point balance of the user;
 determining if the user's bid value is a winning bid value at a pre
 determined time; and
 1 5 awarding the selection option to the user and deducting the
 bid value from the point balance, if the user's bid value is the
 winning bid value.
 22
 . A computer data signal embedded in a carrier wave for transmitting
 executable instructions for the interactive collection, exchange and
 distribution of reward points relating to products or services, the
 signal comprising the
 instructions:
 identifying a user;
 retrieving a point balance from a personal data store;
  offering to the user a list of reward options;
 receiving a selection option from the user corresponding to the list of
  reward options;
 prompting the user to input a bid value for the selected reward
 option;
 receiving the bid value from the user corresponding to the
 selection option;
  deducting a bid fee from the point balance of the user;
 determining if the user's bid value is a winning bid value at a pre
 determined time; and
 1 5 awarding the selection option to the user and deducting the
      value from the point balance, if the user's bid value is the
 winning bid value.
 23
 . A method for interactive collection, exchange and redemption of reward
 points, comprising the steps of
 identifying a user;
 determining if the user has an account...
...point balance.
 24
 . The method of claim 17, wherein the list of interactive options
 comprises reward auction, reward redemption and point balance
 transfers.
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19 The method of claim 18, wherein when the interactive selection comprises reward auction, the method further comprises the step of deducting a bid fee from the user's point balance.

- 20 The method of claim 18, wherein when the...
 ...wherein the suction submodule comprises executable
 instructions for performing an auction between users utilizing the
 reward points.
 - 22 The system of claim 21, wherein the redemption module ftirther comprises
 - a purchase module, wherein the purchase module comprises executable instructions for offering to the user various awards for purchase with at least a portion of the reward points.
 - 23 The system of claim 1 1, wherein the point manager further comprises a \dots

27/3,K/4 (Item 3 from file: 349) DIALOG(R)File 349:PCT FULLTEXT

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00905169 **Image available**

METHOD OF PROVIDING ONLINE INCENTIVES

PROCEDE DE DISTRIBUTION D'INCITATIONS EN LIGNE

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METHOD OF PROVIDING ONLINE INCENTIVES

Fulltext Availability: Detailed Description Claims

English Abstract

A method of providing incentives to bidders on an auction item using a database and a system, the method including creating the consumer profile for...

...items from the inventory based on the consumer information in the consumer profile, generating the incentive for the chosen unsold item based on the consumer file, the selection of consumer information of the incentive being substantially similar to the consumer information in the consumer profile, and offering the chosen unsold item and the incentive to the at least one consumer to induce purchasing of the chosen unsold item. The...

...of complementary items of the inventory, and a consumer profile having at least one of bidding history, start bid, bid frequency, bid increment, final bid, winning bid, target product, Internet service provider, zip code, credit card type, and coupon redemption rate. The system has a first memory for storing consumer profiles having consumer information, including at least information relating to bids on the auction items, a second memory for storing unsold items in an inventory, and a third memory for storing a plurality of incentives for each unsold item, each incentive having a value based on a selection of the consumer information.

Detailed Description

METHOD OF PROVIDING ONLINE INCENTIVES

Field of Invention

The present invention relates to consumer incentive systems, and in particular, relates to online incentives for auction bidders. Background of Invendou

One method of selling merchandise maybe through online auctions. Consumers...

- ...revenue' at auctions and reduce the cost of holding excess inventory, there are many different incentive and award programs to influence consumers to purchase on-line. For example, it is believed that one incentive program allows users to earn points, which are redeemable for products, by reading e-mail...
- ...accepting trial offers, referring other users, and reviewing web sites. It is believed that another incentive program allocates monetary amounts available for expenditure through credit instruments issued to program participants when...
- ...a single sponsor and are generally limited to offering consumers the ability to participate in **incentive** 0 programs. It is also believed that the systems are typically not applicable for activity on auction sites.

Summary of the Invention
The present invention provides a method of providing incentives to bidders on an auction item, including creating a consumer profile for at least one...

...unsold item from an inventory based on the information in the consumer profile, generating an **incentive** for the @at least one chosen unsold item based on the consumer prefille, and offering the at least one chosen unsold item and the **incentive** to the at least one consumer @.O induce purchasing of the chosen unsold item.

The present invention also provides a system for implementing an incentive program for bidders on auction items, including a consumer database storing consumer information, software for choosing unsold items from an inventory and generating incentives for the chosen unsold items based on the consumer information in the consumer database, and software for offering the chosen unsold items and the incentives to consumers to induce purchasing of th6 chosen unsold items. The consumer information has, at...

... to bids on the auction items.

The present invention also provides a system for an **incentive** program for bidders on auction items, including a first memory for storing consumer profiles having...

...storing unsold items in an inventory, and a third memory for storing a plurality of incentives for each unsold item, each incentive having a value based on a selection of the consumer information.

The present invention also provides a method of providing **incentives** to bidders on an auction item using a system having a first memory for storing...

- ...storing unsold items in an inventory, and a third memory for storing a plurality of incentives for each unsold item, wherein each incentive has a value based on a selection of the consumer information. The method includes creating the consumer profile for at least one consumer, choosing at...
- ...items from the inventory based on the consumer information in the consumer profile, generating the incentive for the chosen unsold item based on the consumer file, the selection of consumer information of the incentive being substantially similar to the consumer 1 0 information in the consumer profile, and offering the chosen unsold item and the incentive to the at least one consumer to induce purchasing of the chosen unsold item.

The present invention ftirther provides a database for an incentive program for bidders on auction items, including an inventory file having at least one of...least one of bidding history, start bid, bid frequency, bid increment, final bid, winning bid, target product, Internet service provider, zip code, credit eard type, and coupon redemption rate.

Brie

- .f Description of the Drawings
 The accompanying drawings, which are incorporated herein...
- ...classify consumer step of the method of Fig. 2.
 - Fig. 4 is an illustration of incentive options of the method of Fig. 2.

Detailed Description of the Preferred Embodiment
As shown in Fig. 1, the method, or incentive system 20, includes
creating a consumer profile 16 for at least one consumer, choosing at...

an inventory based on the information in the consumer profile, generating, or calculating, an **incentive** for the chosen unsold item 24 based on the consumer profile, and offering the chosen unsold item and the **incentive** to the consumer 25 to induce purchasing of the cho3en unsold item.

The consumer'profile...

...bid on the auction item.

In the preferred embodiment, as shown in Fig. 2, the **incentive** system 20 is incorporated to an overall product sales system with a data provider system...

...dial-up or direct comection link. For example, secured connections may be used to provide **incentives** on financial instruments or other secured items.

In the preferred embodiment, the consumer bids on...

...house. This method may include raising a bidding card with a number assigned to the consumer. In the preferred embodiment, as the consumer explores the site and places bids on auction items, the auction house records the consumer's browsing behavior 3, bidding behavior 4, and other data 5. The browsing behavior 3 may include the auction items the consumer has considered and the bidding behavior 4 may include start bids and bid frequency. Theother data 5 may include information about the consumer's personal

computer, such...

...and modem speed. The recorded information is stored in a data file 6 by the auction house. The auction house continuously monitors all bidders and records their behavior, while the auction is still open or there is still time remaining 7, specified by yes 7a. When there is no time remaining 7, specified by no 8a, the auction is closed 8 and the data file 6 is then sent 9 to the incentive system 20.

This incentive system 20 may use existing auction infrastructures to capture and analyze relevant data in the...

...that reduce the viability of simple dynamic pricing formulas.

The sent data received by the incentive system 20, preferably, has price-sensitivity indicators for all bidders, including browsing behavior 1 1...

- ...values 12 includes bidding history, start bid, bid frequency, bid increment, final bid, winning bid, target product, coupon redemption rate, and keywords used in auction searches. The personal computer hiforination 13 includes Internet...by the system 20, where seller's4nventory positions 36 containing the inventory data 33, and incentive options 37 are determined. The seller's inventory positions 36, preferably, contain products in their...
- ...The sellers' forecasting and point-of-sale inventory control systems may also be considered. The incentive options 37 include additiGnal percentage or specified amount discounts from manufacturers to help the seller or retailer move the inventory, such as where the retailer gives an additional 5% incentive
 - on all Model 1234 goods or services moved out of inventory, and free add ...unsold item from inventory is chosen 17, and the seller's inventory position 36 and incentive cptions 37 are determined, the system 20 will -@ 1 5 generate incentives 24 using a Learning Model. The Learning Model calculates the incentive 's based on the information in the consurner profile, classification, product consideration set, seller's @ inventory position 36, and incentive options 37. Preferably, the calculations performed by the Learning Model will maximize the seller surplus...
- ...Learning Model to determine what information, or attributes, add to the ability to accurately produce incentives and which attributes do not add value. Once this is known, attribute weights will be...
- ...is possible to more accurately understand how important each attribute is in computing the proper incentive. In the prefer-red embodiment, the redemption rate is among the primary indicators monitored and...
- ...of the attributes, of the data, and their weightings in the Learning Model. Each profile/ incentive combination may be regularly monitored for accuracy by reviewing redemption statistics. For example, Consumer Profile #A3421 may suggest a given amount of incentive. If this incentive is given to the consumer whose behavior matches the profile and the consumer chooses the incentive, then the score for the profile/incentive combination will improve. Consumer profiles
- exhibiting low or split accuracies will either be recomputed...
 ...of influence, or importance, each piece of data will have in the calculation of the incentive . Preferred attributes include intensity (how often the consumer bid, checked on the current bid price...
- ...retail price of an item, where the higher the final bid, the less of an incentive a consumer will receive), and zip code driven demographics (higher level annual income zip-codes...
- ...more interested in the auction item than C 1. As a result, C I's incentive will be less than C2's incentive becaus&:C2 is more interested and will be willing to pay more for a given...

- ...from some generic link (start page of C2's Internet Service Provider). Cl will receive incentives greater than C2 because entering through a price-bot indicates that C I is price...
- ...than C2 because CI has a clear price ceiling, so C 1 will receive an incentive greater than C2.

hi regard to the classifications, consumers determined to be price sensitive may receive incentives with larger values than those determined to be price insensitive, consumer's determined to be brand sensitive may receive incentives targeted only for specific brands they are determined to be interested in while consumers determined to be brand insensitive may receive incentives for any number of brands available, and consumer's determined to be time sensitive may receive incentives

with lower values than those consumers determined to be time insensitive. Additionally, consumers determined to be feature sensitive may only receive incentives for items containing the feature of interest, or in the case where items containing the feature of interest are not available, the incentive for an alternate item will be greater than if an item with the feature was...

...the product consideration set and the seller's inventory position 36.

The Learning Model calculates incentives for products detennined, to be part of an individual consumer's product consideration set.

The...based on the consumer profile and matched classification. 20, As shown in Fig. 4, the **incentives** are calculated by first establishing a discount zone 38 between a full price 39 of...

- ...necessary to trigger a consumer purchase is calculated and offered to the consumer as the incentive.

 Thediscountzone38maybedi.videdintoaconsumersurplus42@betweenthefallprice 3 9 and the effective price 41 and a seller surplus 4...
- ...price 39 less the maximum allowable discount 38. The effective price 41 will be the **incentive** offered to the consumer.

When an incentive is generated 24, or created, the system 20 will then offer the incentive 25 to the consumer. In the preferred embodiment, an incentive notification is created and sent to the consumer. The incentive notification may be in the form of e-mail or any other type of delivery.

1 0

The incentive may be a general incentive for any product or a specific incentive for a specific product. In addition, the notification may contain one or more incentives offered at the same time to the same consumer. These incentives may be based on a retail price of the auction item or an unsuccessful bid, which is less than a lowest successful bid in the auction. The incentives may also be in the form of a coupon, discount, rebate, additional product, reward, or any other type of offer.

For example, an e-mail entitled "Manager's Special...

- ...or may not give C 1 a time limit to respond to the offers, or incentives. There may be several incentives for C 1 to choose, such as a coupon for \$91 off a J brand product A with a MSRP (manufacturer's suggested retail...
- ...the products are from three different sellers, with two products from the same seller. The **incentives** are also all based on the retail price of the product.

When the incentive is delivered to the consumer, the consumer has the option of selecting the incentive 27. If the consumer chooses not to select the incentive, specified by no 28, the system 20 will update 50

the consumer profile with information that the incentive was not redeemed. The consumer may specify no 28 by notresponding to fhe incentive within a specified period of time, t nding with a rejection. When no 28 is...

...the consumer will end 5 1.

If, however, the consumer chooses to select th, e incentive, specified by yes 29, the consumer profile will be updated 50 with information that the incentive was redeemed and the redemption will be processed 52. The redemption information is then used...

...example, if approximately 50% of the consumers in a classification expected to act on an incentive do not, the Learning Model may then split the classification into two classifications. The data elements that are familiar to those choosing the incentive will form a first split classification and the data elements that are familiar to those not choosing the incentive will

form a second split classification. If, on the other hand, the redemption \dots

...very low, the Learning Model may recompute, or modify, the classification altogether.

To accept the incentive, preferably, the consumer may click on a hypertext link, which may be in the form of an image, and proceed with purchasing the product. This allows for automated falfillment of rewards. Processing 52 includes collecting payment information, such as a credit card number, and shipping or...

- ...up the product at a local retailer. At this point, a commission for providing the **incentive** generated by the system 20 will be received by the operator of the system 20...
- ...fee or a percentage of the seller surplus 42 on the product offered with the incentive .

When the payment information is collected ...storing consumer information, software for choosing the unsold items from the inventory and generating the **incentives** for the chosen unsold items based on the consumer information in the consumer database, and software for offering the chosen unsold items and the **incentives** to consumers to induce purchasing of the chosen unsold items. The consumer information has, at

...for storing the unsold items in the inventory, and a third memory for storing the incentives for each unsold item, each incentive -having a value based on a selection of the consumer information.

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While the invention has been disclosed with reference to certain preferred embodiments, numerous...

Claim

- 1 A method of providing incentives to bidders on an auction item comprising: creating a consumer profile for at least one...
- \dots unsold item from an inventory based on the information in the consumer profile;

generating an incentive for the at least one chosen unsold item based on the consumer

profile; and

offering the at le@st one chosen unsold item and the incentive to the at least one consumer to

induce purchasing of the chosen unsold item.

- ...ftirther comprising:
 providing a maximum allowable discount for each unsold item from the
 inventory, the incentive comprising an amount less than the maximum
 allowable discount.
 - 3 The method of claim 2...
- ...the unsold item.
 - S. The method of claim 5 wherein the offering comprises: basing the **incentive** on a retail price of the auction item.
 - 9 The method of claim 1 further comprising: updating the consumer profile by recording whether the incentive was redeerided.,
 - 10 The method of claim 1 further comprising: furnishing at least one bid...
- ...the auction item.-.'
 - 11 The method of claim 1 wherein the generating comprises: establishing the **incentive** based on at least one of inventory levels, market conditions, and consumer preferences.
 - 12 The...
- ...least one seller.
 - 13 The method of claim 1 wherein the offering comprises: basing an **incentive** on the unsuccessful bid.
 - 14 The method of claim I wherein the creating comprises: $1\dots$
- ...auction item.
 - 17 The method of claim 1 wherein the offering comprises: extending a general incentive with at least one seller.
 - 18 The method of claim 1 wherein the offering comprises: expiring the **incentive** upon at least one of a rejection by the consumer and a termination of communications by the consumer.'
 - 19 A system for implementing an **incentive** program for bidders on auction items comprising: a consumer database storffig consumer infon-nation, including...
- ...bids on the auction items;
 software for choosing unsold items from an inventory and generating
 incentives for the chosen unsold items based on the consumer information
 in the consumer database; and , software for offering the chosen unsold
 items and the incentives to consumers to induce
 purchasing of the chosen unsold items.
 - 20 A system for an incentive program for bidders on auction items comprising: a first memory for storing consumer profiles having...
- ...storing unsold items in an inventory; and a third memory for storing a plurality of incentives for each unsold item, each incentive having a value based on a selection of the consumer information.
 - 21 A method of providing incentives to bidders on an auction item using a system having a first memory for storing...
- ...items in an inventory, and
 - 1 6
 - a third memory for storing a plurality of incentives for each unsold

item, each incentive having a value based on a selection of the consumer information, the method comprising: creating the consumer profile for at least one consumer; choosing at... ...items from the inventory based on the consumer information in the consumer profile; generating the incentive for the chosen unsold item based on the consumer file, the selection of consumer information of the incentive being substantially similar to the consumer information in the consumer profile; and offering the chosen unsold item and the incentive to the at least one consumer to induce purchasing of the chosen unsold item. 22 A database for an incentive program for bidders on auction items comprising: ...one of bidding history, start bid, bid frequenc bid increment, final bid, winning bid, target product, Internet service provider, zip code, credit card type, and coupon redemption rate. 17 (Item 5 from file: 349) 27/3,K/6 DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. **Image available** 00880983 OFFLINE-ONLINE INCENTIVE POINTS SYSTEM AND METHOD SYSTEME DE POINTS BONUS FONCTIONNANT EN LIGNE ET HORS LIGNE ET PROCEDE CORRESPONDANT Patent Applicant/Assignee: YAHOO INC, 3400 Central Expressway, Santa Clara, CA 95051, US, US (Residence), US (Nationality), (For all designated states except: US) Patent Applicant/Inventor: BOYD Eric, 3880 Rincon Avenue, Campbell, CA 95008, US, US (Residence), US (Nationality), (Designated only for: US) BEJAR Arturo, 1920 San Ramon Avenue, Mountain View, CA 94043, US, US (Residence), MX (Nationality), (Designated only for: US) PAL Anil, 1370 Yukon Terrace, Sunnyvale, CA 94087, US, US (Residence), GB (Nationality), (Designated only for: US) ROMAN David, 1058 Ashbury Street, San Francisco, CA 94117, US, US (Residence), US (Nationality), (Designated only for: US) Legal Representative: CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US, Patent and Priority Information (Country, Number, Date): WO 200215081 A1 20020221 (WO 0215081) Patent: WO 2001US24932 20010808 (PCT/WO US0124932) Application: Priority Application: US 2000638457 20000814 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

OFFLINE-ONLINE INCENTIVE POINTS SYSTEM AND METHOD SYSTEME DE POINTS BONUS FONCTIONNANT EN LIGNE ET HORS LIGNE ET PROCEDE CORRESPONDANT

Fulltext Availability: Detailed Description Claims

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Detailed Description

... METHOD

BACKGROUND OF THE LWENTION FIELD OF THE INVENTOON

The present invention relates generally to incentive point programs. More particularly, the present invention relates to offline acquisition of incentive points and online registration/verification/redemption of these points.

DESCRWUON OF RELATED ART Merchants have...

...higher and higher profits.

While many merchants would be willing to offer lower prices to **entice** particular customers to stick with them and not switch to competitors, this is often impractical...

...to the consumer defeats the merchant's goal in the first place. For this reason, incentive award programs were developed.

What is an incentive award program? Incentive award programs come in two varieties - loyalty incentives and permission marketing. Loyalty incentive programs award "purchase points" to those consumers who take certain purchasing actions. A classic loyalty incentive program provides a benefit to consumers who stick with or are loyal to a merchant ...

...not switch to competitors, while "punishing" those who switch from brand to brand. Typically, an **incentive** is an incremental benefit that is worthless until enough points have been earned to redeem for a discount or a gift. Permission marketing programs **reward** consumers with "attention points" for paying attention to a marketing message.

The loyalty incentive program will be discussed first. A highly successful form of loyalty incentive award program with which many people are familiar is the airline mileage program, although non-mileagebased...

- ...traveler can redeem his miles for a free or discounted airline ticket or some other award (e.g., coffee maker, free upgrades) that he can select from a catalog. The price...
- ...benefit (or not benefit sooner) than the traveler who is loyal to one airline.

 Another incentive award program is the bottle caps collection

Another incentive award program is the bottle caps collection. Typically, a soft drink merchant sells soft drink in...

- ...purchased his soft drink or mail them to the designated redemption center to claim his prize .
 - Similar incentive award programs also have begun to flourish in an online environment over the Internet. Buyers can...
- ...the Internet may well be familiar with a variation of the point system. Many merchants award discounted or free merchandise to loyal and frequent customers. For example, by ordering a regular...
- ...10 off the next purchase for a first-time customer. These variations on the loyalty incentive point system are just that variations. Even though an actual physical card, may be stamped...
- ...certificates are analogous to points, albeit in non-electronic form.

The tremendous power of loyalty incentives is this: the more points that a consumer has earned, the more the consumer wants...

- ...Yet, despite the attraction to consumers of points that often are perceived as a "free bonus" for taking actions they otherwise would have taken anyway (such as traveling on an airline...
- ...use airline tickets from one airline. By being loyal to one merchant, the consumer is **rewarded** with points which he can redeem later if he accumulates ...with that particular soft drink merchant and only for a limited number (usually one) of **prizes**.

However, the consumer may be missing out on some bargains from other merchants because of...

- ...of visiting the less expensive Tim's Tacos. Thus, the merchant-specific nature of the **incentive** points system psychologically limits the consumer's desire to purchase goods that the consumer would...
- ...e., opportunity cost) of visiting another merchant.

From the merchant's point of view, loyalty incentives are costly. Every point that is redeemed by a customer costs the merchant money. While...

- ...attrition occurs (i.e., many points are never redeemed), the fact remains that every point awarded has a marginal cost to the merchant. For example, some airline companies sell "miles" to...
- ...stay in a hotel to get frequent flyer miles.
 - @ Despite these drawbacks in the loyalty incentive programs, consumers are seeing some improvements.

Although most point systems are still merchant-specific, more...

- ...only be redeemed after certain point thresholds have been reached. For example, Jones Airlines might award a free domestic round trip ticket only after the customer has earned 3,000 miles...
- ...typically expire after a certain specified time period. The merchant benefits in that customers are **motivated** to redeem points as the expiration date approaches to avoid losing the points forever.

Similarly, if the point total is below the redemption threshold, the customer may be **motivated** to take some action (e.g., purchasing a product, clicking on an ad, registering with...

- ...provided consumers with a greater perceived opportunity to obtain desirable items, consumers might be more motivated to participate in incentive award programs with greater frequency. If consumers thought they could obtain their desired items, almost regardless...
- ...accumulated, they might be less disillusioned by the prospect of expiration of their points.

Thus, incentive award systems have demonstrated the viability of altering consumers' behavior if

consumers perceive the points to be of value. Yet, the Exed-price nature of point redemption in existing incentive award systems often has limited the perceived value of points.

Another limitation with existing point systems...

- ...While a consumer that purchases some merchandise at an online web store can also earn **incentive** points for that purchase and redeem them at that online web store, he cannot redeem them offline at a traditional bricks-and-mortar store. Similarly, **incentive** points earned at a traditional bricks-andmortar store can only be redeemed at that bricks...
- ...to the store where he purchased the soft drink where he can then claim his prize. In the past, this made sense. The consumer purchased his product offline at the store so he must also redeem (i.e., claim his

prize) offline.

What is needed is a system, preferably an automated online system, that provides the benefits of incentive award programs (i.e., loyalty incentives), but without the disadvantages as noted above.

Furthermore, the system should also provide flexible redemption...

... THE EWENTION

The present invention provides solutions to the aforementioned problems by integrating online-offline incentive points earnings with online-offline points redemption. In particular, one embodiment of the present invention...

...done so already, to set up an account. Thereafter, the account keeps track of his incentive points as they are earned, redeemed, or otherwise expired.

The user would enter the bottle...various auction formats. The second part of this patent specification will discuss the offline-online incentive points system where users acquire incentive points offline (e.g., soft drink bottle cap program) and verify these points online to ...

...of the acquisition and redemption of points, users can purchase or win merchandise, services, and prizes .

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This DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS section is structured as shown in the following...

...System" or, in some instances, simply "the system."

One form of payment unit is **incentive** points that can be earned in many ways, such as purchasing a product/service, clicking...auction functionality described in this patent specification. Thus, a company operating this network 100 can **award** points to its employees and allow them to participate in certain auctions for various **prizes**.

2.0 SERVER CONFIGURATION

A server computer station 112 associated with the Yahoo! Auction System ...invalid bids as well). The record of all bids allows the Yahoo! Auction System to award multiple items to multiple top bidders who may not necessarily be the highest bidder for...

...applications, such as real-time access from production websites. When the 12

offer server 139 awards points, the user's UDB record will be modified to reflect the transaction. The offer...Points can be either purchase points or attention points. These points are part of a rewards system that rewards users who use Yahoo's network of online properties, particularly Yahoo's e-commerce properties...

...and the buyers. Thus, as users earn more and more Yahoo! Points, the users are 'rewarded with gifts and redeemable merchandise, while merchants are rewarded with more sales-generating traffic on their websites.

Yahoo! Points may have a dollar-equivalent...

...arrangements with Yahoo! to make Yahoo! Points an accepted form of payment unit. Thus, merchants award Yahoo! Points to consumers, and allow for their redemption, in numerous ways. More importantly, these can be earned through any website that awards Yahoo! Points (i.e., those merchants with some relationship to Yahoo).

One common way of...

- ...the purchase have a 1: 1 relationship; that is, for every dollar spent, the merchant awards the consumer with a point. In another embodiment, the earned points and dollar amount spent...
- ...15

The ad may initially indicate that the consumer may earn a certain number of incentive award points by clicking on the ad. Alternatively, the ad may require the consumer to jump...

- ...are actually delivered. By clicking on the ad and following any additional instructions, the merchant **awards** the promised number of points to the consumer's account, if one exists. If the...
- ...earned by someone who
 took two days to perform all three actions,
 (I 9) issuing bonus points for reaching certain milestones; that is, if
 a user has earned a large number of points (e.g., 100,000 points), Yahoo!
 could reward this good customer with bonus points just
 like first class customers on airline mileage programs get bonus miles,
 (20) Points could be awarded as a multiplier (i.e., "Click here to
 double your points"), (21) Points could be awarded offline as well
 (e.g., for using a shopping card at a supermarket), and (22...
- ...and apply them across different merchants.
 - . Yahoo! Points can also be converted into some other incentive program's units or actual money. An example of another incentive program is ...redeem Yahoo! Points is through a fixed point redemption system whereby special gift certificates are awarded . Here, users can redeem their points for special gift certificates to Yahoo! Stores at fixed...
- ...one embodiment, Yahool will set up certain special auctions where users can bid on special prizes with Yahoo! Points instead of cash.

Only those users with the requisite account balance will...

- ...Points inherently invite possible abuse. Typically, those who are cash-poor but time-rich are **motivated** to come up with schemes to "beat the system." Thus, in accordance with one embodiment...
- ...to some earned points such as "click-thru" ads, promotional trial memberships, and registrations.

Certain awards can be checked to make sure that they are not being credited more than the...

- ...will see that ad again. By click on the ad again, he should not be awarded points again since he earned them once already and this is a one-time-only...that the consumer believes he can win is a toaster, the consumer may not be motivated to be loyal to this merchant. Under this lose-lose scenario, this consumer (1) Some...
- ... Uranium,
 - (6) Points could gain in value when traded within groups of friends, thus creating incentives for communities of points, holders to form,
 - (7) Points could be limited in their quantity...
- ...invest" their points, either in the stock market or some, other surrogate. Thus, when the **chosen** financial instrument increased in **value**, they'd be **awarded** more points, and if it decreased, they would lose points, (12) Users could donate their...
- ...of redeemable merchandise will be large enough, varied enough, and of sufficiently high quality to motivate consumers to redeem their points.

If the redemption point thresholds are lowered, more consumers will... user has an active account with Yahoo, the offer server 139 then checks if the award is valid at step 208. Usually, the award is valid and this step will merely serve as a precautionary step. Sometimes, a promotional award may have expired but the award advertisement may still be inadvertently left on the website. Other times, the merchant may have prematurely discontinued an award but the award advertisement may still be on a website. If the award is not valid at step 208, the offer server 139 indicates this fact to the...

... Step 212 is not applicable so the process then ends at step 213.

If the award is valid at step 208, the offer server 139 checks if all award restrictions are satisfied at step 209. These restrictions may be dollar amount of the purchase...

- ...the advertisement (a mere click-through may not be enough in some cases). If the **award** restrictions are not satisfied at step 209, the offer server 139 indicates this fact to...
- ...the restrictions (if possible). If the user still does not satisfy the restrictions of the award at step 212, the offer server 139 proceeds to end the process at step 213...
- ...the offer server 139 proceeds to step 210.

At step 210, the offer server 139 awards the points to the user's account in the account database 134. The process then...care tool allows Yahoo! personnel to view users' transaction histories, make account adjustments, and view prize auction results (including winners and specific prizes).

6.0 AUCTION FORMATS

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A variety of different auction formats are offered for the...

...members of the general, public is the Standard Auction format, where the Yahoo! Auction System awards the merchandise to the top bidder at the bid price after the auction has been...

...price.

At this point, the seller may elect to lower his starting bid price to entice potential bidders to bid on this item or withdraw his item altogether. Typically, the seller...

...will be set up in the database so that if particular payment units (e.g., incentive points, cash) are used during the bidding process, appropriate checks can be made to ensure...points that are recognized by the Yahoo! Auction System, and (5) the Yahoo! Auction System awards points that can be redeemed at the merchant's website.

With respect to the proper...

- ...but during the course of the auction, M items (where M < N) have already been awarded to a bidder, a subsequent bid for N items is not valid because only N...
- ...lower the starting bid price (in accordance with pre-auction instructions from the seller) to **entice** bid submission. On the other hand, the seller may not want to lower the starting...
- ...variation of this time-based Yahoo! Auction System, another embodiment requires that the merchandise be awarded immediately to the bidder who bids some amount that is at or ...the bid price reaches \$500, the first bidder to bid \$500 (or more) will be awarded the item regardless of whether another bidder may outbid this bidder. On the other hand format, if N items are ,10 auctioned off, the Yahoo! Auction System will award these N items to N different winning bidders at each winning bidder's bid

price...

...are being auctioned off and ten different bidders are the highest bidders, each item is awarded to each bidder at each bidder's respective bid prices. Thus, for the same item, different bidders may ultimately be awarded the item at different prices.

A particular implementation of the Yahoo! Auction System for the...

...s pre-auction instructions. For the auction of multiple items, these N items will be ${\bf awarded}$ to the top N bidders at their respective top N bids.

At step 182, the...

- ...multiple successful bidders. In contrast to the Standard Auction format, however, the Dutch Auction format awards the plurality of items to the top bidders at the price (per unit) bid by...the item at their respective bid price, all of the five top bidders will be awarded the items for \$60 each, which is the lowest of the bids among the top...
- ...s pre-auction instructions. For the auction of multiple items, these N items will be **awarded** to the top N bidders at the bid price of the lowest bid among the...the system actually reserves only 55 points in his account since this Dutch Auction format **awards** the 5 items to the top 5 bidders at the lowest bid among the top...

...multiple items in 30

accordance with the Dutch Auction format, these N items will be awarded to the top N bidders at the bid price of the lowest bid among the... system reserved the bidders' respective bids in their respective accounts. Because the Dutch Auction format awards the auction items to the top N bidders at the lowest bid price among the...

- ...be divided up any way possible. In the Progressive Auction format, the Yahoo! Auction System awards the item(s) to the top bidders at different prices based on the quantity of...
- ...the Progressive Auction format reduces to the Dutch Auction format where the quantity of items awarded is the same for the entire inventory of such items.

One embodiment of the Progressive...

...s pre-auction instructions. For the auction of multiple items, these N items will be awarded to the top bidders at the bid price of the lowest bid among the bidders...four bidders who each won two items also pay \$40 each.

This embodiment provides an **incentive** for volume bidding since the successful bidders at the higher item quantity pay at the...

- ...of the Standard Auction format and was briefly discussed above. Here, the Yahoo! Auction System awards the merchandise to bidders who place bids at or above a posted selling price. This...
- ...or above this new posted selling price are deemed successful and the requested merchandise is **awarded** to these bidders. Those bids that are still below this new posted selling price are...
- ...sell-off price PSELL. For the auction of multiple items, these N items will be awarded to the bidders who bid at or above the sell-off price PSELLAt step 262...
- ...When this condition is satisfied, the sell-off price is adjusted (i.e., lowered) to **entice** bidders to bid on the items at step 271.

If a new bid is received...269, the system decrements the quantity of items available since this new bidder has been **awarded** one of the items.

At step 270, the system checks check for the presence of...

- ...is satisfied at step 270, the sell-off price is adjusted (i.e., lowered) to **entice** bidders to bid on the items at step 271. The new adjusted sell-off price...
- ...to the newly adjusted sell-off price PSELL- If any exist, the corresponding bidders are **awarded** the items at the bidders' respective bid prices. If the number of saved bidders who...
- ...s pre-auction instructions. For the auction of multiple items, these N items will be **awarded** to the top N bids (however they are distributed among the bidders) at the bid...At this point, 48 hours have elapsed and the Yahoo! Auction System closes immediately and **awards** the merchandise to the bidder who submitted the bid on Tuesday at 1:20 PM...
- ...is after Wednesday 8:00 AM, the auction closes immediately and the Yahoo! Auction System awards the merchandise to the bidder who bid on Friday at 7:25 AM.

This feature...

...notified that the auction may close abruptly if bidding is inactive. Accordingly, bidders may be motivated to remain active in the bidding process to prevent the closure of the auction. If a certain bid has been the high bid for some time, another bidder will be motivated to outbid the current high bidder now or else the Yahoo! Auction System may prematurely...particular bidder is a participant, regardless of seller or merchandise. Here, the user may be motivated by pure competitive fire.

On the other hand, the user may have determined that...

... bidder is willing to bid on an item.

For example, assume that the current high bid for an item is \$490. The required increment is \$10 for this auction. The user has set his maximum bid amount of \$500 and an out-bid increment of DEFAULT, which informs the Yahoo! Auction System that the required increment will be observed. The client computer process at the bidder 's side submits a bid of \$500 to the Yahoo! Auction System. If no other higher bid has been 41

received by the Yahoo! Auction System and it receives the user's bid of \$500, the user's bid will now be the current high bid. If another bidder out-bids this current high bid to \$510, the user's agent process will not submit another bid because the minimum valid bid is \$520 (current high bid \$510 + default increment of \$10) which is

\$520 (current high **bid** \$510 + default increment of \$10) which is greater than the maximum **bid amount specified** by the **user** in the agent process settings. With this setting, the user can control how much payment...

...points) he is willing to use up to obtain this particular item through this Yahoo! Auction System. Of course, if the user intervenes during the auction process, he may manually override this maximum bid amount setting quickly and easily.

The maximum bid amount is applied with some checks. If...starting bid price is specified. For those auctions where the starting bid price is not specified, the user sets some bid value, which is usually very low. For those auctions where the starting bid price is specified, the user may either set a default value or some other specific value. The default value is the starting bid price specified by the seller (via the Yahoo! Auction System). A non-default specific value can be provided as well and normally, this value is some amount above the starting bid price. If this value is set without any context of the required starting bid price, the user runs the risk that his starting bid price is below the required starting bid price and hence, invalid.

Of course, regardless of whether the default value or some other...196, the system checks if BIDmAx, which is the new bidder's maximum 44

bid amount that he specified for his automated bidder setup, is available in the new bidder 's account. This is done because, theoretically, the bidding process may escalate to this maximum amount and the new bidder may ultimately win the auction. At step 199, the system reserves BIDmAx in the new bidder 's account and unreserves any other previously reserved bid in the previous high bidder 's account. Because the maximum bid BIDmAx is reserved, the system need not reserve the current high bid BIDNEW (because BIDmAx is greater than or equal to BIDNEW). Note that if the ultimate winner of the auction is the bidder who used the automated bidder feature, some additional accounting process is done at the conclusion of the auction. Remember that in this embodiment, the system reserved BIDmAx from the new bidder 's account. If the ultimate winning bid is BIDNm, where BIDNw is less than BIDmAx, the difference must be put back into the winning bidder 's account since all of BIDmAx will not be needed to purchase item X.

At...another embodiment of the present invention, several bidders may automate the bidding process.

Since these bidders have all specified a maximum bid amount, the Yahoo! Auction System need not check the bidders' respective accounts at each outbid increment since the outbidding will play itself out after time...

- ...pre-specified low bidding activity time period, the auction closes abruptly and the merchandise is **awarded** to the current high bidder. For example, the seller can specify that if no bidding...
- ...the seller can specify that the starting bid price be decremented by some amount to entice bidders to submit bids. The seller can set up a second start-up time period with an associated decrement if the revised starting bid price still does not entice potential bidders to submit ...is normally associated with the Buy-or-Bid Auction format whereby the merchandise is immediately awarded to bidders who submit a bid that has a value that meets or exceeds some...on whether to roll over the points into the next calendar quarter. This, in effect, rewards those users who submit a valid bid in an auction by extending the life of...
- ...necessary and the user is allowed to participate. In another embodiment, the Yahoo! Auction System **rewards** the user anyway for participating and rolls over the points for expiration in the next...of revenue) for the ability to give away Yahoo! Points. However, Yahoo! will provide an incentive for these merchants to get back most, if not all, of the commission. When these...
- ...buy points from Yahoo! so that they can use them on banner ads or simply award them to selected consumers. When users click on an ad, the click is linked back...
- ...especially with points of varying life and collectibility.

Yahoo! could create a directory of point awarding sites and locations. This could be sorted by size, or by relevance to each user...

...activity. Affiliate programs could exist that would pay individuals a share of all the points awarded to a friend any time that individual ...that allows consumers to redeem online those points that were earned offline. The offline-online incentive points system (hereinafter "Integrated Points System') will now be described. To place it in context

...store.

In one embodiment, all of the bottle caps are worth the same number of incentive points. In other embodiments, the bottle caps are worth different number of points; that is...

- ... of the Integrated Points System will be described first. Generally, any consumer who obtains some incentive points offline can register and verify these points online so that he can redeem these points later for prizes . The system configuration of the server and the databases will be described first followed by ...
- ...the functionality described in this patent specification. Thus, a company operating this network 100 can award points to its employees and allow them to participate in certain offline-online programs for various prizes .

The Integrated Points System in accordance with one embodiment of the present invention will now...end server 301 performs many tasks related to the management of the accounts, merchandises, coupons, incentive points, and auction bids. From executing code for any number of different applications, managing resources...database of content, functionality, and user accounts. For example, database server 303 can serve an incentive points database 305, a coupon database 306, a merchandise database 307, an auction database 316...

...a common bus while others may be located remotely and accessed via the

The incentive points database 305 contains various incentive points banner ads and programs.

Additionally, the prerequisites for earning these incentive points are also stored therein. Similarly, the coupon database 306 contains various coupon information that is either disseminated via the messaging server 302 or awarded to certain users when certain requirements are satisfied. Also, the merchandise database 307 contains various merchandise information that can be purchased by users or awarded based on satis@@ing certain requirements. These databases 305-307 can also contain links to specific web pages associated with the incentive point, coupon, or merchandise so that the user can be properly redirected to that website...

- ...detailed information. The website associated with the link has the programs and coupons that are awarded to users. If necessary, these websites communicate with the account database 308 to keep credits...
- ...be associated with a related entry in another database. For example, when a user earns incentive points from the incentive points database 305, that user's account in the account database 308 is appropriately updated.

56 In another embodiment, the incentive points database 305, the coupon database 306, and the merchandise database 307 are integrated into... details of the user's account. The account shows the user's name, number of incentive points earned, number of incentive points spent (if any) within any specified time period, the last N (e.g., N...

Claim

... second test code and third test code in the comparing step.

20 A method for awarding incentive points to a user, comprising steps: generating a code with encrypted information; 66 receiving the...

27/3,K/10 (Item 9 from file: 349) DIALOG(R) File 349: PCT FULLTEXT

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Image available 00842058 METHOD AND APPARATUS FOR A PREBID AND PRESERVING COMMITMENT WITH BUYER

INTERACTIVITY

PROCEDE ET DISPOSITIF D'OFFRE PRELIMINAIRE PERMETTANT DE MAINTENIR UN ENGAGEMENT EN TERMES D'INTERACTIVITE D'ACHAT

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Priority Application: US 2000193924 20000331; US 2000561824 20000428

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Fulltext Availability: Detailed Description

Detailed Description

- ... in certain circumstances, that it would be advantageous to provide a mechanism which provides an **incentive** for the vendors to submit more competitive bids earlier in the real time bidding phase...to purchase the quantity of product at the bid price), one possible mechanism for providing **incentive** to vendors to submit competitive bids earlier would be to allow the buyers to participate...
- ...buyer is already familiar with a specific product and/or vendor, there is often an **incentive** on the behalf of the buyer to stick with that specific product and/or vendor. On the other hand, a potential for savings can be an **incentive** for a given buyer to investigate switching to a different product (such different product could...
- ...etc.). Of course, techniques other than manually selecting from a list could be used for **designating** the unacceptable/acceptable vendors (e.g., a **free** form listing by the buyers, a select all vendors as acceptable feature, etc.).

It should...be later described herein). It should be noted that in one embodiment of the invention, buyers cannot change the preferred result criteria for previously selected vendors during the real time bidding phase. However, in an alternative embodiment buyers can increase but not decrease any preferred result...auction formats may be used. For instance, a progressive auction format may be used that awards the orders at different prices depending on the quantity level bid by each buyer. In a progressive auction, for example, the lowest bidder is awarded the aggregated volume at a final bid price after the auction is closed. In addition...quantities (note: f may be equal to f). As a result, vendor I has an incentive to keep its existing customers (e.g., buyers I and 3) by bidding low in...

...last time from purchasing from vendors 2 or 3. In addition, vendor I has an incentive to enter a low bid in order to entice buyer 2 to purchase from vendor I rather than vendor 2.

In should be noted...

- ...not currently designated as unacceptable). The vendor bids, if sufficiently low, gives the buyers an **incentive** to investigate a particular product/vendor in order to determine whether the vendor is acceptable...
- ...so that vendor will be selected to participate for the business).

A vendor provides this incentive to the buyer by submitting a prebid that is sufficient to lure and/or keep...the criteria of a preferred result. Additionally, in some embodiments, a tie-breaking method of awarding a sale to the first vendor to submit a winning bid is used, and specifying...

...from a single source (e.g., a manufacturer, a distributor, etc.), but each buyer is **free** to **designate** which manufacturer(s) are acceptable on a per product basis and/or to designate which...

27/3,K/13 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00834635

IMPROVED PARAMETER-VALUE DATABASES

BASES DE DONNEES A VALEURS DE PARAMETRES AMELIOREES

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability: Detailed Description

Detailed Description

- ... associate with the selected parameters. Thus, in the example of Figure 2, the user has **chosen** to associate the **value** 6000248 with the Patent No. parameter. Here again the system is 1 5 preferably **designed** so that the user can either just type in the **value**, or select a value from a values interface such as that shown in Figure 5...
- ...value on the same row. For most parameters such as Color, or Make, the corresponding value is pure text so that the units designation is simply listed as "text". For other parameters such as Length, Height,

Weight, and so forth, the corresponding value is usually a number. In such instances the user can choose among units of measurement in an auxiliary interface (not shown). Thus, for example, a user...parameter Color, any user can simply add the color. Then, if subsequent users tend to choose the value Maroon over, say Red or Scarlet, the value of Maroon will tend to bubble up the list of values.

In Figure 3A a...of each pair is a ""' symbol or other button that leads the user to a **value selection** interface such as that depicted in Figures 5A-5D.

- I 0 The second row 322...a combination of tagging formats provided that the system could resolve the data into parameter- value pairs.
- I 0 In Figure 4 a parameter selection interface 400 generally includes a header 405, a parameters table 41 0, Apha/Frequency navigation...to list those models alphabetically. In Figure 5B the user presumably filtered his data by selecting a value of Chevrolet for Make, and therefore the only values showing for the parameter Model are...is itself new, as can be understood by reviewing the following chart.
- single value in target multiple values in range in target
 (e.g. red) target (e.g. red, blue, (e.g. 15000 20000)
 green)
 single value 1 2 3
 in search string
 (e.g. red)
 multiple values 4 5 6
 in...
- ...Quadrant I represents the simplest type of search, where both the search data and the target data contain a single value for a parameter of interest. For example, a user searching to buy a dog through...I 0 the Level I / Level 2 classifications. For example, the Level 3 class of Awards could well apply to the Level I / Level 2 classification path of Advertising & marketing / Personnel Recruitment. But Awards also applies to the Level I / Level 2 classification path of Art / Artists. As another...that an interface would be provided for users to download such files.
 - Still other specialized parameters may be employed to conduct auctions. For example, a user may choose to list the items of interest using the parameters of "last price bid", "last bid date", and "closing date/time". This capability is especially powerful because it allows a user...
- ...information stored on all items of interest, whether such items were listed as fixed price offers, auctions, or whatever. A user looking for a particular book, for example, would be presented with a single table showing fixed price offerings from volume retailers such as Amazon.com and BarnesandNoble.com, as well as offerings of smaller companies, individuals selling new and used copies of the book, offerings by auction, and so on. It is especially contemplated that both auction and non-auction (sales, lease, rental, 29
 - etc) offerings can be displayed in the same table at the same time merely by selecting appropriate...using a display as in Figure 2. Such an event may actually be a powerful incentive to a user, because that user has a wonderful opportunity to shape the parameters and...1. If the current user wants to limit the column to records in which the chosen parameter matches a particular value or range of values, he can do so by entering the value or range of...1. If the current user wants to limit the column to records in which the chosen parameter matches a particular I 0 value or range of values, he can do so by entering the value or range of...
- ...what percentage of respondents. Alternatively, the user could have entered a particular adjective as a value designation in the second

row, and then **chosen** the other columns to obtain data with respect to respondents choosing that adjective.

More complex...

DESCRIPTION...

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27/3,K/19
               (Item 18 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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            **Image available**
00796241
AUCTION REDEMPTION SYSTEM AND METHOD
SYSTEME ET PROCEDE DE RACHAT D'ENCHERES
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  Priority Application: US 99422114 19991020
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  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
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  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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Fulltext Word Count: 18566
Fulltext Availability:
  Detailed Description
  Claims
English Abstract
  ...related functionalities that permit users to conduct auction
  transactions with various payment units such as incentive points and
  credits as well as money. The system comprises a web server (137) which
Detailed Description
     auctions via user accounts, having one or more different types of
  payment units (e.g., incentive points, money and associated point or
  cash credit), from which payment transactions are conducted.
```

...example of a popular alternative currency (though not in an auction

context) used by many incentive award programs, as described below.

What are incentive award programs and how did they come about? Merchants have long realized that due to marketing...

- ...higher and higher profits. While many merchants would be willing to offer lower prices to **entice** particular customers to stick with them and not switch to competitors, this is often impractical...
- ...to the consumer defeats the merchant's goal in the first place. For this reason, incentive award programs were developed.

program.

SUMMARY OF THE INVENTION

The present invention provides solutions to a credit mechanism) in the larger context of an incentive award program. Thus, earned points (whether purchase points or attention points) can be used to bid...

- ...embodiment of the present invention, a new marketing dynamic would occur where prospects could be **rewarded** for paying attention to a merchant's advertising messages without being required to purchase products...
- ...merchants benefit because of the zero marginal cost to run this system.

 The advantage of **rewarding** prospects for paying attention on an ongoing basis (especially with increasing returns) is dramatic. Merchants...
- ...valid bids. I O The record of all bids allows the Yahoo! Auction System to award multiple items to multiple top bidders who may not necessarily be the highest bidder for...
- ...members of the general public is the Standard Auction format, where the Yahoo! Auction System awards the merchandise to the top bidder at the bidder's bid price after the auction...
 ...items and multiple winners.
 - If N items are auctioned off, the Yahoo! Auction System will award these N items to N different winning bidders at each winning bidder's respective bid...Auction System" or, in some instances, simply "the system." One form of payment unit is incentive points that can be earned in many ways, such as purchasing a product/service, clicking...
- ...auction functionality described in this patent specification. Thus, a company operating this network 100 can **award** points to its employees and allow them to participate in certain auctions for various **prizes**.

11, SERVER CONFIGURATION

A server computer station 112 associated with the Yahoo! Auction System will...intensive applications, such as real-time access from production websites. When the offer server 139 awards points, the user's UDI3 record will be modified to reflect the transaction. The offer...Points can be either purchase points or attention points. These points are part of a rewards system that rewards users who use Yahoo's network of online properties, particularly Yahoo's e-commerce properties...

...and the buyers. Thus, as users earn more and more Yahoo! Points, the users are **rewarded** with gifts and redeemable merchandise, while merchants are **rewarded** with more sales-generating traffic on their websites.

24
B, EARNING POINTS
Because Yahoo! is...

...arrangements with Yahoo! to make Yahoo! Points an accepted form of payment unit. Thus, merchants award Yahoo! Points to consumers, and allow for their redemption, in numerous ways. More importantly, these...

...Yahoo! site to earn points; rather, Yahoo! Points can be earned through any website that awards Yahoo! Points (i.e., those merchants with some relationship to Yahoo).

One common way of ...

...for redemption. So 27

different merchants.

Yahoo! Points can also be converted into some other incentive program's units or actual money. An example of another incentive program is frequent flyer mileage programs. In one embodiment of the present invention, Yahoo! Points...redeem Yahoo! Points is through a fixed point redemption system whereby special gift certificates are awarded. Here, users can redeem their points for special gift certificates to Yahoo! Stores at fixed...

- ...Points inherently invite possible abuse. Typically, those who are cash-poor but time-rich are **motivated** to come up with schemes to "beat the system." Thus, in accordance with one embodiment...
- ...that the consumer believes he can win is a toaster, the consumer may not be motivated to be loyal to this merchant. Under this lose-lose scenario, this consumer would rather...
- ... Uranium,
 - (6) Points could gain in value when traded within groups of friends, thus creating

incentives for communities of points holders to form,

- (7) Points could be limited in their quantity...
- ...invest" their points, either in the stock market or some other surrogate. Thus, when the **chosen** financial instrument increased in **value**, they'd be **awarded** more points, and if it decreased, they would lose points, (12) Users could donate their ...of redeemable merchandise will be large enough, varied enough, and of sufficiently high quality to **motivate** consumers to redeem their points. If the redemption point thresholds are lowered, more consumers will...
- ...user has an active account with Yahoo, the offer server 139 then checks if the award is valid at step 208. Usually, the award is valid and this step will merely serve as a precautionary step. Sometimes, a promotional award may have expired but the award advertisement may still be inadvertently left on the website. Other times, the merchant may have prematurely discontinued an award but the award advertisement may still be on a website. If the award is not valid at step 208, the offer server 139 indicates this fact to the...
- ...Step 212 is not applicable so the process then ends at step 213.

If the award is valid at step 208, the offer server 139 checks if all award restrictions are satisfied at step 209. These restrictions may be dollar amount of the purchase...

- ...the advertisement (a mere click-through may not be enough in some cases). If the award restrictions are not satisfied at step 209, the offer server 139 indicates this fact to...
- ...the restrictions (if possible). If the user still does not satisfy the restrictions of the award at step 212, the offer server 139 proceeds to end the process at step 213...
- ...the offer server 139 proceeds to step 210. At step 210, the offer server 139 awards the points to the user's account in the account database 134. The process then...members of the general public is the Standard Auction format, where the Yahoo! Auction System awards the merchandise to the top bidder at 1 5 the bid price after the auction...

At this point, the seller may elect to lower his starting bid price to entice potential bidders to bid on this item or withdraw his item altogether. Typically, the seller...lower the starting bid price (in accordance with pre-auction instructions from the seller) to entice bid submission. On the other hand, the seller may not want to lower the starting...

- ...variation of this time-based Yahoo! Auction System, another embodiment requires that the merchandise be **awarded** immediately to the bidder who bids some amount that is at or above a sell...
- ...successful bidders. In contrast to the Standard Auction format, however, the Dutch Auction fon-nat awards the plurality of items to the top bidders at the price (per unit) bid by...the system actually reserves only 55 points in his account since this Dutch Auction format awards the 5 items to the top 5 bidders at the lowest bid among the top...
- ...of multiple items in accordance with the Dutch Auction format, these N items will be ${\bf awarded}$ to the top N bidders at the bid price of the lowest bid among the...
- ...system reserved the bidders' respective bids in their respective accounts. Because the Dutch Auction format awards the auction items to the top N bidders at the lowest bid price among the...
- ...be divided up any way possible. In the Progressive Auction format, the Yahoo! Auction System awards the item(s) to the top bidders at different prices based on the quantity of...
- ...Progressive Auction fon-nat reduces to the Dutch Auction format where the quantity of items awarded is the same for the entire inventory of such items.

48

PI=P2; Kl=K2...four bidders who each won two items also pay \$40 each. This embodiment provides an **incentive** for volume bidding since the successful bidders at the higher item quantity pay at the...of the Standard Auction format and was briefly discussed above. Here, the Yahoo! Auction System **awards** the merchandise to bidders who place bids at or above a posted selling price. This...

- ...or above this new posted selling price are deemed successful and the requested merchandise is **awarded** to these bidders. Those bids that are still below this new posted selling price are...
- ...sell-off price PSELL. For the auction of multiple items, these N items will be **awarded** to the bidders who bid at or above the sell-off price PSELL.

At step...

...bid is forthcoming, the Yahoo! Auction System proceeds to step 273, which checks for 53

awarded one of the items.

At step 270, the system checks check for the presence of...

...to the newly adjusted sell-off price PSELL- If any exist, the corresponding bidders are awarded the items at the bidders' respective bid prices. If the number of saved bidders who...particular bidder is a participant, regardless of seller or merchandise. Here, the user may be motivated by pure competitive fire. On the other hand, the user may have determined that this...to ensure that the new bid amount does not exceed the credit line.

The start bid enable setting allows the user start the bidding process for any specified auction, whether currently active or scheduled to commence sometime in the near future, by submitting a bid. With this feature, the bidder need not manually be present at his

computer station to submit the starting bid. The bidder specifies two starting bid prices - one for those auctions where the starting bid price is not specified and the other for those auctions where the starting bid price is specified. For those auctions where the starting bid price is not specified, the user sets some bid value, which is usually very low. For those auctions where the starting bid price is specified, the user may either set a default value or some other specific value. The default value is the starting bid price specified by the seller (via the Yahoo! Auction System). A non-default specific value can be provided as well and normally, this value is some amount above the starting bid price. If this value is set without any context of the required starting bid price is below the required starting bid price and hence, invalid.

Of course, regardless of whether the default value or some other...

- ...step 196, the system checks if BIDMAX, which is the new bidder's maximum bid amount that he specified for his automated bidder setup, is available in the new bidder 's account. This is done because, theoretically, the bidding process may escalate to this maximum amount and the new bidder may ultimately win the auction . At step 199, the system reserves BIDmAx in the new bidder 's account and unreserves any other previously reserved bid in the previous high bidder 's account. Because the maximum bid BIDmAx is reserved, the system need not reserve the current high bid BIDNEW (because BlDmAx is greater than or equal to BIDNEW). Note that if the ultimate winner of the auction is the bidder who used the automated bidder feature, some additional accounting process is done at the conclusion of the auction . Remember that in this embodiment, the system reserved BlDmAx from the new bidder 's account. If the ultimate winning bid is BIDNEW, where BIDNEW is less than BlDmAx, the difference must be put back into the winning bidder 's account since all of BIDMAX will not be needed to purchase item X.
 - At...another embodiment of the present invention, several bidders may automate the bidding process. Since these **bidders** have all **specified** a maximum **bid** amount, the Yahoo! Auction System need not check the **bidders** 'respective accounts at each outbid increment since the outbidding will play itself out after time...
- ...is normally associated with the Buy-or-Bid Auction format whereby the merchandise is immediately awarded to bidders who submit a bid that has a value that meets or exceeds some...on whether to roll over the points into the next calendar quarter. This, in effect, rewards those users who submit a valid bid in an auction by extending the life of...
- ...necessary and the user is allowed to participate. In another embodiment, the Yahoo! Auction System rewards the user 1 5 anyway for participating and rolls over the points for expiration in...of revenue) for the ability to give away Yahoo! Points. However, Yahoo! will provide an incentive for these merchants to get back most, if not all, of the commission. When these...

Claim

- ... system of claim 1, wherein the first bid amount and the second bid amount are incentive points.
 - 7 The auction system of claim 1, wherein the first bid amount and the...
- ...I 0 10. The auction processing server of claim 8, wherein the payment units are incentive points.
 - 11 An auction processing server for allowing a plurality of bidders to bid on...
- ...point-based auction system, comprising:
 a database storing a first account representing a number of incentive
 points awarded to a first user and a second account representing a

number of incentive points
awarded to a second user;

- a communications port operatively connected to the first user and the...
- ...user and the second user through the communications port, each bid constituting a number of **incentive** points and relating to an item being auctioned, and (a) cb=king each bid against...
- ...a higher bid is received and validated, (e) at the end of the 2o auction., awarding the item to the user with the highest bid at that point, and (f) subtracting...

...bid.

16 A system as in Claim 15, further comprising:

a computer program or programs awarding incentive points to users for actions ...which:

the database also stores information relathig to the date or time period during

which incentive points were e=ed and further comprising a computer program or programs using the date or time period information to cause incentive points to be removed from user accounts once a certain period of time has elapsed from the awarding of such points.

19 A method, comprising:

(a) awarding a quantity of incentive points to a first user, including adding The

first quantity to a first stored account of first user incentive points;

(b) awarding a quantity of incentive points to a second user, including adding

the quantity to a second stored account of second user incentive points;

(c) initiating an on-line auction for an item, including specifying a \min

number of incentive points required for an opening bid; 79

AMENDED SHEET (ARTICLE 19)

(d) receiving a first...

...less than the minimum number;

(t) comparing the first bid against the number of unreserved **incentive** points in the first stored account and rejecting the first bid if the, first bid is greater than the number

of unreserved incentive points in the first stored account;

(g) if the first bid has not been rejected...

...indication that the first bid is the current high bid and reserving a number of incentive points in the first stored account equal to the amount of the first bid; I...

...than the current high bid;

- 0) comparing the second bid against the number of unreserved incentive points in the second stored account and rejecting the second bid if the second bid is greater than the number of unreserved incentive points in the second stored account; (k) if the second bid has not been rejected...
- ...an indication that the second bid -is the current high bid, reserving a number of incentive points in the second stored account equal to the amount of the second bid, and...

...step (g);

- (1) after receipt of n number of additional bids, closing The auction; (in) awarding the item to The user who submitted the highest valid bid as of the close...
- ...result of that bid.

200 The method of Claim 19, in which:

the step (a) awarding of points occurs as a result of the first user viewing an advertisement.

2 1. The method of Claim 19, in which:

The step (a) awarding of points occurs as a result of the first user signing up for a service.

22 The method of Claim 19, in which:

the step (a) awarding of points occurs as a result of the first user providing identification information.

so 80

AMENDED SHEET (ARTICLE 19)

a computer program or programs adding incentive points to the first entry when the first user performs actions for which incentive points are awarded and adding incentive points io The second entry when the second user performs actions for which

i5 incentive points are awarded;

a computer program or programs adding incentive points to the third entry when The first user subraits a valid high bid in...

- ...subrafts a valid high bid in an auction; and a computer program or programs deleting incentive points from the third entry when a valid bid is received which is higher than the previously high bid submitted by the first user, and deleting incentive points from the fourth entry when a valid bid is received wWch is Wgher than...
- ...24 A system as in Claim 23, further comprising: a computer program or programs deleting **incentive** points from the first entry and from the second entry after the passage of a...
- ...of, time.

25 A system. as in Claim 24, in which the actions for which **incentive** points are **awarded** include viewing advertisements.

26 A system as in Claim 25, in which The first database or databases further includes a fifth entry representing a number of **incentive** points noi owned by the first user but available as credit to that user,

27...

...point-based auction system, comprising; a database storing a first account representing a number of incentive points awarded to a first user and a second account representing 4 number of incentive points

awarded to a second user;

- a communications port operatively connected to the first user and the...
- ...is generate a unreserved amount, and (h) adding the unreserved amount to the amount of **incenTive** points in the account of the user who submitted the winning bid.
 - 29 A method...
- \dots a) initiating an on-line auction for an item, including specifying a minimum

number of incentive points required for an opening bid;

- (b) receiving a first bid from a first user...
- ...than the minimum number; and
 - (d) comparing the first bid against the number of unreserved incentive points in the first stored account and rejecting the first bid if the

first bid is greater Om the number of unreserved incentive points in the first stored account.

30 The method of claim 29, further comprising:
(e...

- ...indication that the first bid is the current high bid and reserving a number of **incentive** points in the first stored account equal to the amount of the first bid. 3...
- ...than The current high bid; and comparing the second bid against the number of unreserved incentive points in The second stored account and rejecting the second bid if the second bid is greaTer than the number of unreserved incentive points in the second stored account so 3 2. The method of claim 3 1...
- ...an indication that the second bid is the current high bid, reserving a number of incentive points in the second stored account equal to the amount of the second bid, and...

...comprising:

- (1) after receipt of n number of additional bids, closing the auction; and (m) awarding the item to the user who submitted the highest valid bid as of the close...
- ...account as a result of that bid.
 - 34@ PMe method of claim 29, ftirther comprising:

awarding a quantity of incentive points TE) a first user, including
adding the first quantity to a first stored account of first user
incentive points; and awarding a quantity of incentive points to a
second user, including adding the
quantity To a second stored account of second user incentive points;

35 The method of Claim 34, in which: the step of awarding of points occurs as a result of the first user viewing an advertisement.

36 The method of Claim 34, in which; The step of awarding of points occurs as a result of the first user signing up for a service.

37 The method of Claim 34, -in which: the step of awarding of points occurs as a result of the first user providing identification information.

27/3,K/21 (Item 20 from file: 349)
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00792486 **Image available**

METHOD AND APPARATUS FOR CONDUCTING AUCTIONS
PROCEDE ET DISPOSITIF POUR LA CONDUITE D'ENCHERES

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Detailed Description
... perhaps
 much more, to acquire the item.

Under this system, a potential buyer has no
 incentive to place a bid early on in the bidding
process, since that will telegraph interest...

...construction

business, one contractor may have the right to match the lowest bid and be awarded the contract. This right is assigned even before the auction begins. Certain online auctions allow...for on-line auctions in which a benefit system is established, whereby a buyer receives incentives to place bids early in the auction and/or in higher amounts than in prior...outbid at the las-L second with a higher, but still low, bid.

Points and Rewards

The above example is merely the simplest method of calculating points (e.g., a bidder...

...one

Qoint for every subdivided period he has the high bid), and one method of **rewarding** those who have earned points (e.g., the bidder with the most points can purchase...

- ...It is also contemplated that there are other, more refined, methods of calculating points and **rewarding** those who have earned points. Some possible methods of according points, and providing benefits will...
- ...quickly outbid those who outbid you) throughout the auction, by ensuring such behavior is rewarded throughout the auction process.

Additionally, some of the **rewards** mentioned are themselves innovative and would be new and non obvious improvements over the standard online auction, even if they would be **awarded** based on a "ranking system" (and not on a "point system").

Points

The system of...giving him a current total of three and a half points. There is therefore some incentive to quickly outbid by the greatest amount possible, and not merely by the minimum increment...upon all of the circumstances surrounding the particular auction, as weighed by the auction house.

Reward

Once points are accorded, and accumulated, the next consideration is what benefit should be conferred...

...he may be away from his computer at the close of the auction, he may **choose** to submit the price he the auction process. This **amount** would be kept secret, and. may differ from the maximum amount of his proxy bidding...highest bid, if he earned a certain percentage of the total points accorded.

Cash and **Prize Rewards**Another possibility is to give bidders a
benefit apart from the auction, such as a cash **reward**.

The motivation to do this is as follows: Since their bids raised the price of the item...

- ...of the sale) to earn more money, it is only fair that the bidders be **rewarded** for the revenue they helped generate. Of course, the amount each bidder contributed must be...
- ...the point systems mentioned above may be utilized.

There may also be a method of rewarding the bidders. Several such methods are listed below. A cash reward may also be used in addition to one of the auction leader-based rewards listed above.

- a) One method is that a certain percentage (e.g. 5%) of the...
- ...toward the auction item.
 - C) Alternatively, the points earned may be redeemed for some other <code>prize</code>. The auction house usually earns a percentage of the sale price of the item, and they can use that money to <code>reward</code> those who have earned points. Points can be redeemed for pri. zes such as participation in an <code>awards</code> program (e.g.

frequent flyer program or magazine subscriptions).

Another option is that points can...

...leader may then
choose to bid more than the minimum necessary under the
point and reward system, to outbid the limit on the
winner's proxy bidding. Alternatively, in addition to
bidding the minimum necessary under the point and reward
system, the previous auction leader can use his own
proxy bidding, in order to compete...would have to bid well above
the closing price.

A variation of the "reduced price" **reward** embodiment is that everyone gets a reduction in price depending on the number of points...

- ...of time. The "calculator" would also translate the number of points they have into the reward they would earn, based on either the total current points earned at that point of...
- ...are inherently a bit complicated. Adding an additional set of rules for calculating points and rewarding the auction leaders runs the risk of making things too confusing for some people. This may remove the incentive for "good behavior" that the inventive system is meant to provide. Many of the versions...or they may restrict it, depending on how much the leaders are 5 to be rewarded. Therefore, if a bidder won two items and

is the item leader on five items...is "worth" more then a higher bid. Some of the rules of the "point and reward" would have to be adjusted to be suitable for a reverse auction. For example, points...

...house, considering the non-monetary value of the bid criteria.

Optional Rules
The point and reward system turns the auction
process into a sort of game, and therefore various
elements from...

...which did

not enable a bidder to become auction leader, and which were not otherwise **rewarded**, may be used toward the next auction in which the bidder participates. However, all points...

...before a predetermined time early in the
auction.
Variable Increment
The inventive system may also reward bidders
at any time during the course of the auction based upon
the points accumulated...

...encourage "good behavior" in an auction that can be a part of the point and- reward system, or may be independent of it. Instead of having the minimum increment remain static...

...auction by placing his initial bid.

It will be appreciated that no single point and **reward** method would be best suited for all possible auctions, and that one of ordinary skill...

Claim

... auction purchases.

44 The method of claim 42, wherein said benefit includes participation in an awards program.

45 The method of claim 1, wherein at least two substantially identical items are...during said auction.

57 The system of claim 53F further comprising:
means for continuing said auction after said first predetermined period of time for a second predetermined period of time; and means for limiting participation in said auction during said second predetermined period of time to selected bidders based upon their total accumulated values for bids accorded during said first predetermined period of...

27/3,K/25 (Item 24 from file: 349)
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00761432

METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE

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Detailed Description

... and

security management infrastructure for large-scale eCommerce, & Security extranet, and intranet applications.

Products Business2 Certificate Management System issues and manages digital certificates for extranet and ecommerce applications.

O Business2 Directory for Secure E-Commerce

- expands the capabilities...capture both the small scale patterns and major mechanisms that implement the common requirements and **design** in a specific application domain. They were first developed to **free** application programmers from the chores involved in displaying menus, windows, dialog boxes, and other standard...development days.

Numbers between 400 and 800 days are commonly seen, depending on the platforms, target environment complexity, amount of reuse, and size of the system being developed and maintained.

DEVELOPMENT ORGANIZATION FRAMEWORK...security standards for the development environment infrastructure, procedures for the development processes, standards for the design of the security architecture and security guidelines for programming. It is especially important to ensure ...which document those components that have been modified.

This requires strict repository management but the **reward** can be significant. It allows the 55

merging of several releases, which have implemented complementary...
Management Approach defines the following processes.

Expectation Management Quality Verification Process Management Metrics Continuous Improvement Rewards and Recognition

Training and Orientation

Focus here is on those processes that have a direct...the SLA is not respected) must be specified to ensure that outside suppliers are strongly motivated to abide by the agreement.

Service Plannin (124) Service Management D vstems Management

Managing Change...code changes in affected components) must be understood and coordinated. Some projects have experimented with incentives to ensure that the infrastructure components do not change too frequently. One such strong incentive is to make the Architecture team responsible for all ripple effects and have them implement support the design, development, testing, and delivery of quality software. Therefore, the foundations of design, build, and test must be stable and problem free . All problems identified in the development environment architecture must be tracked formally and solved as...Once this is determined, these components can be extracted, generalized, and fed into the detailed design process as one source of information.

The value of reuse will vary with the functional and technical quality of the code.

It may...

...useful to clean up existing code before it is extracted for reuse.

Tools should be **chosen** based on knowledge of the system, the **amount** of code to be processed, and the experience of the personnel involved.

O The end should be kept in mind. With powerful tools, it may be tempting to "investigate for fun" rather than extracting what is needed.

As with all other tools...hoc changes by a single designer could have devastating impacts on other parts of the design .

Repository access control is important where developers in the development environment need to be...attribute definition, subtyping, and supertyping. If the tool is to be used for physical data design, it should support the physical constructs required for the targeted RDBMs, such as transforming a...using a tool such as MS Word or MS PowerPoint. Entity life cycle diagrams, Event- Stimulus -Response diagrams or matrices, or Context diagrams may be required to complete the model.

d...concern themselves with complex technical issues.

Usability Test

From a development perspective, systems that are **designed** and tested with usability 5 in mind offer clear advantages. This is providing Usability Testing...performed across the entire system.

Emulation

Emulation tools emulate components that are part of the **target** environment but are not in the development environment. These emulation tools include.

Target platform architecture components, including both custom infrastructure and system software products such as an X...be presented with a unique incident / request identifier, and should be able to enter a free format description as well as the key data items specified in the data requirements section...

Claim

... PREDETERMINED SET OF ITEMS 1604
STORING THE PREDETERMINED SET OF ITEMS 1606

```
ALLOWING THE USER TO COLLECTIVELY SELECT THE PREDETERMINED SET OF
  ITEMS AT A LATER TIME WITHOUT HAVING TO SELECT EACH OF THE ITEMS
  INDIVIDUALLY
  1608
  Figure 16
  DEVELOPING A USER PROFILE
  DISPLAYING A PLURALITY...THE CONTENT OF THE DATA INTERFACE 2406
  1408
  Figure 24
  GENERATING A CURRICULUM OF COURSE OFFERINGS
  ALLOWING THE SELECTION OF THE COURSE OFFERINGS
  504
  EDUCATING USERS OVER A NETWORK /o, @@
  T 2506
  DISPLAYING A STATUS OF THE EDUCATION...
... SCORES FOR THE COURSES COMPLETED
  1410
  Figure 25
  ALLOWING A USER TO REVIEW EDUCATIONAL PROGRAM OFFERINGS /2510
  PROMPTING THE USER TO ENTER USER INDICIA /2511
  RECEIVING THE USER INDICIA
  GENERATING...
...ONE OF UPGRADES AND 2606
  PROBLEMS RELATING TO THE PRODUCT
  1412
  Figure 26
  PROVIDING COMMERCIAL OFFERINGS FOR A USER TO REVIEW
  ALLOWING THE USER TO SELECT FROM THE COMMERCIAL OFFERINGS
  PROMPTING THE USER TO ENTER USER INDICIA
  RECEIVING THE USER INDICIA
  COMPLETING SALE AND DELIVERY OF THE COMMERCIAL OFFERINGS 2614
  MONITORING THE STATUS OF THE COMMERCIAL OFFERINGS UTILIZING 2615
  COMMUNICATING WITH THE USER THE STATUS OF THE COMMERCIAL 2616
  OFFERINGS
  2606 Figure 26A
  ALLOWING BROWSER-BASED AUTHENTICATION WITH USER 2700
  VERIFICATION DATA
  GRANTING ACCESS TO...
 27/3,K/33
               (Item 32 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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00752886
MORTGAGE AUCTION PROCESS MODEL
MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES
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    US (Nationality), (Designated only for: US)
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MEHRMANN Michael J (agent), Morris, Manning & Martin, LLP, 1600 Atlanta Financial Center, 3343 Peachtree Road NE, P.O. Box 550768, Atlanta, GA 30355, US, Patent and Priority Information (Country, Number, Date): WO 200065516 A2 20001102 (WO 0065516) Patent: WO 2000US11897 20000428 (PCT/WO US0011897) Application: Priority Application: US 99131360 19990428 Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 20897 Fulltext Availability: Detailed Description Claims Detailed Description ... a borrower with a low credit score to several lenders before finding one that will offer a loan. Though using both mortgage brokers and contacting lenders directly have been used for quite some time , these processes may demand that consumers spend a substantial amount of time during the application process without reaping comparable financial benefits. In view of the...to further explore a loan possibility with the borrower. The lender that bids the highest amount is designated the winner. Again, the borrowers and the winning lending institut ons are noti ied of ...quidelines before participating in the secondary auction. For example, a lender that won several financially rewarding loans in the primary auction may choose to broaden his criteria to less financially rewarding loans during the secondary auction. If he opts not to modify his guideline, the "NO" Claim ... your customized Web site. OR, -Mout-Us Appromars -privacy -P 191 @.ress@Roam Connect with motivated lenders nationwide who need your services -Contact Us through our online Appraisal & Closing network. Service... 27/3,K/34 (Item 33 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. 00747124 **Image available** CENTRALIZED ELECTRONIC INCENTIVE SYSTEM SYSTEME ELECTRONIQUE CENTRALISE DE PRIMES Patent Applicant/Inventor: MCKAY Christopher, 5407 Mount Bonnell Road, Austin, TX 78731, US, US (Residence), US (Nationality) Legal Representative: TAYLOR RUSSELL Gail (agent), Taylor Russell & Russell, P.C., Building One, Suite 1200, 4807 Spicewood Springs Road, Austin, TX 78759, US,

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CENTRALIZED ELECTRONIC INCENTIVE SYSTEM

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Detailed Description
Claims

Detailed Description

CENTRALIZED ELECTRONIC INCENTIVE SYSTEM TECHNICAL FIELD OF THE INVENTION

The present invention relates generally to manufacturer or retailer incentives that are applied to purchases made by a consumer. More particularly, the invention is a computer-implemented electronic incentive system and method where incentive targeting, distribution, selection, storing, redemption, clearing, reimbursement, and data management take place electronically.

BACKGROUND

Incentives have long been one of the leading tools manufacturers and retailers have had to generate increased sales. The most common incentives have been discounts in the form of coupons. Coupons are typically a printed piece of...

...clipping, storing, and remembering to bring the coupons to the store outweighs the potential savings.

Incentives in the form of coupons are also expensive to administer.
Coupons cost issuers nearly one...

...that is redeemed. Furthermore, the manual clearing process is extremely inefficient and adds unnecessary expense.

Incentives in the form of coupons are also ineffective because it is
not possible to identify...

- ...issuers do not have the necessary information on each consumer's purchasing habits to make. **targeting** decisions. Many **coupons** go to consumers who are not interested in the product, with or without a coupon
- ...must carry paper coupons to the retailer, expensive to process and clear (similar to paper coupons) and they cannot be targeted because the system gathers 1 5 little information on the consumer's purchasing habits.

Other...data to be gathered from only one retailer.

Another system allows consumers to access individually targeted electronic coupons over the Internet using their PCs. Consumers link to a website, which offers electronic coupons...

- ...can only be accessed and redeemed by that one retailer. A manufacturer cannot send one **incentive** to a customer that is useable at any retailer that sells the manufacturer's product...
- ...the full range of products and services.

SUMMARY

The present invention, which is an electronic incentive system, solves many of these problems because the system centralizes the entire process of targeting, distributing, selecting, storing, redeeming, and clearing of electronic incentives. The 1 5 centralized system is technologically efficient in that it uses a minimal amount...

- ...location or one chain. This data can be used to efficiently and effectively micro-target incentives to individual consumers. This data is also critical in being able to offer complex incentives covering multiple shopping trips and multiple retailers. Finally, centralization also provides the consumer with one...
- ...and redeemed by a multitude of retailers. Consumers need only to identify themselves to access incentives on any type of product or service. Centralization also allows purchasing data to be efficiently... would make an offer available to the consumer. A retailer or service provider may issue incentives to consumers. Also it is possible that several parties would join together to offer incentives.

In some cases third parties or promoters might offer incentives .

Throughout this document the terms redeem and redemption are used. This refers to the process of verifying that the terms of an **incentive** were met and issuing the **incentive** to the consumer. A redeemer may be either the central electronic **incentive** system, a retailer, issuer or marketer.

- 1 0 Throughout this document the terms consumer and...
- ...used. These terms should be considered interchangeable and refer to the party which is offered **incentives** to purchases products and services. These terms generally refer to an individual or a group...
- ...payment from the issuer to the redeemer.

The present invention is a computer implemented electronic incentive method in a central computer system comprising identifying a consumer to be offered incentives and making incentives for products and services electronically available to the consumer identified, allowing the consumer to select one or more incentives when the consumer links to the central computer, identifying the consumer with a selected incentive and storing the selected incentive by consumer in the central computer, electronically transmitting by the retailer a list of consumer

- ...purchase from a retailer and comparing the list of purchases with the consumer's selected **incentives**. If a match is made, the **incentive** is applied to the purchase and is indicated as redeemed so the consumer cannot use...
- ...cleared and the issuer makes reimbursement to the redeemer.

 Identifying a consumer to be offered incentives for products and services electronically further comprises an issuer of incentives submitting criteria for consumers to be offered incentives to a targeting and distribution function, identifying the targeted consumers by the targeting and distribution...
- ...issuer of the targeted consumers and after the issuer approves the targeted consumers, making the **incentives** electronically available to the consumer.

Identifying the consumer with a selected **incentive** and storing the selected **incentive** by consumer comprises assigning a unique identifier to each consumer,

allowing the consumer to view and select incentives, and storing the incentive and the consumer's unique identifier when the consumer selects incentives. Consumers may be offered incentives based on previous purchases by the consumer and incentives previously selected by the

consumer or based on a demographic or purchasing profile of the consumer.

A list of consumer purchases, redeemed incentives and selected incentives are stored along with the consumer identifier to be used in targeting future incentives.

Applying the incentive to the purchase comprises automatically crediting an incentive amount to the consumer by notifying the retailer of the incentive amount and the retailer pays the incentive amount to the consumer. Alternatively, applying the incentive to the purchase comprises automatically crediting an incentive amount to the consumer by sending the incentive amount to the retailer and the retailer deducts the incentive amount from the purchase price. Alternatively, the applying the incentive to the purchase comprises crediting the incentive amount to the consumer and sending payment to the 1 5 consumer after the purchase...

...the consumer by selecting payment from the group consisting of sending a check in the incentive amount to the consumer, electronically transferring the incentive amount to the consumer's bank account and crediting the incentive amount to the consumer's credit card account.

Alternatively, sending payment to the consumer may comprise paying the consumer by **selecting** from the group consisting of **free** products, **free** services and entry into contests.

The **incentive** redeemer may be automatically reimbursed for the **incentive** amount.

The redeemer may be either the central electronic incentive system, a retailer, issuer or marketer. The automatic reimbursement to the redeemer comprises selecting payment from the group consisting of sending a check for the incentive to the redeemer, electronically transferring the incentive amount to the redeemer's bank account, crediting the incentive amount to the redeemer's credit card account and crediting the incentive amount to purchases made by the redeemer for products and services.

The present invention comprises an electronic **incentive** system with means for making **incentives** available in a central **incentive** system located within a

computer system, means for targeting incentives to specific consumers, means for allowing a consumer to connect to the central incentive system, means for if this is the first time the consumer has accessed the central incentive system, assigning an identifier to the consumer, means for based on the consumer's identifier, allowing the consumer to selectively view incentives located in the central incentive system, means for allowing the consumer to select incentives and storing the consumer identifier along with the consumer's selected incentives, means for transmitting the

purchases of the consumer when the consumer makes a purchase...

...and gives the retailer the consumer's identifier and the retailer connects to the central **incentive** system and means for comparing the purchases to the stored selected **incentives** for the consumer and if a match is made, applying the **incentive** and compensating the consumer.

BRIEF DESCRIPTION OF THE DRAWINGS
These and other features, aspects and...

- ...and accompanying drawings where.
 - Fig. 1 shows a functional block diagram of the central electronic incentive system.
 - 1 0 Fig. 2 shows a more detailed functional block diagram of a centralized electronic incentive system.

- Fig. 3 shows a functional block diagram of an alternate embodiment of a centralized electronic incentive system.
- Fig. 4 shows a flow diagram of an electronic incentive method.
- Fig. 5 shows a flow diagram of a method of targeting and distributing electronic incentives in a centralized electronic incentive system.
- Fig. 6 shows a flow diagram of a method of selecting and storing electronic incentives in a centralized electronic incentive system.
- Fig. 7 shows a flow diagram of a method of redeeming electronic incentives in a centralized electronic incentive system.
- Fig. 8 shows a flow diagram of an alternate method of redeeming electronic incentives in a centralized electronic incentive system.
- Fig. 9 shows a flow diagram of a method of clearing and reimbursing electronic incentives in a centralized electronic incentive system.
- Fig. 1 0 shows a flow diagram of a method of data management in a centralized electronic incentive system.

 DETAILED DESCRIPTION OF THE DRAWINGS

 Fig. 1 shows a functional block diagram of the central electronic
- Fig. 1 shows a functional block diagram of the central electronic incentive system.
- Issuers 1 1 submit criteria for potential target consumers to the centralized electronic incentive system 1 0 located within a central computer or system of computers, which then offers electronic incentives to a consumer or group of consumers 18. A consumer 18 can access the centralized electronic incentive system 1 0 via a remote connection such as the Internet, Intranet, direct-dial, wireless or similar means. The consumer 18, after being assigned an identifier, selects incentives. The centralized electronic incentive system 10 then activates and stores the incentive by consumer identifier. When the consumer makes a purchase from retailer or service provider 21...
- ...location and provides the consumers' identifier, the retailer 21 connects to the centralized electronic

incentive system 10 via a remote connection and sends the consumer
identifier and information about the consumer's purchases. If a match is
made between the consumer's purchases and electronic incentives , the
electronic incentive is redeemed and the consumer receives the
incentive amount at the time of purchase through the retailer.

Alternatively, the consumer 18 can receive the **incentive** from the centralized electronic **incentive** system 1 0 or issuer 1 1, such as a rebate check or other form of compensation.

The incentive is marked as redeemed by the centralized electronic incentive system 1 0.

The centralized electronic incentive system 1 0 collects information regarding the consumer's purchases along with the consumer's selected and unselected incentives 1 0 which may then be provided to the issuer 1 1 to be used for targeting future incentives.

Fig. 2 shows a more detailed functional block diagram of a centralized electronic incentive system 10, which is located within a central computer, or system of computers.

Issuers 1...

...sends approval for the target consumer or group to TDS along with details of the incentives to be offered (such as product, discount amount, and the expiration dates) 15. The TDS distributes 16 the incentives to the Selection and Storage System (SSS) 17 where they can

be accessed by consumers...

- ...or number, the consumer enters that identifier. The consumer can then view and select 19 incentives that were offered to him or her. Selected incentives are activated and stored so that a consumer can use them. Unselected incentives remain inactive. The consumer is also be able to perform other account management activities such as viewing and/or printing lists of their redeemed, unredeemed, or partially redeemed incentives 19. The consumer then makes a purchase 20 from a retailer or service provider 21...
- ...of-Sale (POS) system. The retailer or service provider 21 connects to the Centralized Electronic Incentive System 1 0 1 0
 - $\mbox{\tt via}$ a remote connection such as the Internet, an Intranet...
- ...The SSS 17 checks for matches between the products or services purchased and the stored incentives for that consumer and returns 25 a list of verified redemptions to the RS 23. The SSS 17 records each redeemed incentive as Iredeemed' so that it is no longer eligible for redemption. The RS 23 sends...
- ...and totals of verified redemptions 26 to the retailer 21. The retailer 21 provides the **incentive** to the 1 0 consumer in the form of a deduction from the bill, a...
- ...of compensation 27. The RS 23 supplies information 28 on redemptions 28 (including consumer identifier, incentive identifiers, redemption time, and redeeming retailer location) to the Clearing and Reimbursement System (CRS) 29. ...location, and purchased items and prices) along with information on the consumers selected and unselected incentives 33 to the TDS 13 to be used for targeting future incentives. The CRS 29 sends data on redemptions 34 to the TDS 13 to be used for targeting future incentives 13. The TDS 13 may provide retailers 21 with reports detailing the buying habits and/or incentive redemption habits of individual consumers or groups of consumers 35. The TDS 13 may provide issuers 1 1 with reports detailing the success of a particular incentive campaign, or the buying habits and/or incentive redemption habits of individual consumers or groups of consumers 36.
 - Fig. 3 shows a functional block diagram of an alternate embodiment of a Centralized Electronic **Incentive** System 10, which is located within a central computer, or system of computers. Issuers 1...
- ...issuer 1 1 may be partly or wholly conducted by or within the Centralized Electronic Incentive System (CEIS) 1 0. In addition, some of the functions of the CEIS 1 0...
- ...approval for the target consumer or group to TIDS 13 along with details of the incentives to be offered (such as product, discount amount, and the expiration dates) 15. The TIDS distributes 16 the incentives to the Selection and Storage System (SSS) 17 where they can be accessed by consumers...
- ...the consumer enters that identifier. The consumer can then view and select 1 0 19 incentives that were offered to him or her. Selected incentives are activated and stored so that a consumer can use them. Unselected incentives remain inactive. The consumer will also be able to perform other account management activities such as viewing and/or printing lists of their redeemed, unredeemed, or partially redeemed incentives 19. The consumer then makes a purchase 20 from a retailer or service provider 21...
- ...of-Sale (POS) system.

 The retailer or service provider 21 connects to the Centralized Electronic Incentive System 1 0 via a remote connection such as the Internet, an Intranet, direct-dial...

- ...The SSS 17 checks for matches between the products or services purchased and the stored incentives for that consumer and returns a list of verified redemptions 25 to the RS 23. The SSS 17 records each redeemed incentive as Aredeemed' so that it is no longer eligible for redemption. The RS 23 provides the incentive to the consumer in the form of a cash payment, credit to credit card bill...
- ...form of compensation 26. The RS 23 supplies information on redemptions 27 (including consumer identifier, incentive identifiers, redemption time, and redeeming retailer location) to the Clearing and Reimbursement System (CRS) 29...
- ...total of redemptions made 129. Each issuer 1 1 will reimburse 30 the Centralized Electronic **Incentive** System IO according to the redeemed total provided by the CRS 29. The SSS 17...
- ...and purchased items and prices) along with information on the consumer's selected and unselected **incentives** to the TIDS 13 to be used for targeting future

incentives 31. The CIRS sends data on redemptions to the TIDS 13 to be used for targeting future incentives 32. The TIDS 13 may provide retailers 21 with reports detailing the buying habits and/or incentive redemption habits of individual consumers or groups of consumers 33. The TIDS 13 may provide issuers with reports detailing the success of a particular incentive campaign, or the buying habits and/or incentive redemption habits of individual consumers or groups of consumers 34.

Fig. 4 shows a flow diagram of a Centralized Electronic Incentive Method 300.

Issuers (such as manufacturers, retailers, and service providers) target incentives to individual consumers or groups of consumers 301 based on the consumer or group buying...

- ...targeting and distribution process is described in further detail in Fig. 5. To access the **incentive**, the consumer connects to the central electronic **incentive** system via an Internet, Intranet, direct dial-up, wireless or other type of remote connection...
- ...residence, etc.) and be assigned an identifying name or number 305. Alternatively, the central electronic incentive system may not require the consumer to give profile information. The consumer may then view and select incentives that have been offered to that consumer 306. The central electronic incentive system stores the consumer's identifying name or number and the consumer's incentive selections 307. In a preferred embodiment, this information is stored in a virtual incentive page or box that organizes the information by consumer. The consumer may view and/or print a list of the incentives, along with other information such as the length of time for which the incentive is valid and the places the incentive is valid 308. The consumer may also view and/or print the total amount of incentives already received. In another embodiment, the consumer may be able to download and or view...
- ...Code (UPC). The consumer gives the retailer or service provider his or her consumer electronic incentive identifying number 31 0. The retailer or service provider connects to the central electronic incentive system computer and sends a list of consumer purchases to the central electronic incentive system 31 1. In a preferred embodiment, this is accomplished in real-time or close...
- ...the consumer-retailer transaction is completed (described in detail in Fig. 8). The central electronic incentive system compares consumer purchases to consumer incentive selections 312. If the redemption is to be completed by the retailer 313, a list and total of verified incentives is sent to the retailer 314 (described in detail in Fig. 7). The retailer compensates...
- ...the issuer 321. The issuers will complete the redemption by compensating

the consumer for the incentive 322.

If the redemption is not to be completed by the retailer or the issuer...

- ...or other third party redeemer for the compensation provided to consumers for the issuer's incentives 325. Finally, in all embodiments the CEIS will prepare and distribute to issuers, retailers, and...
- ...for each consumer during the process 326. This information may be used to target future incentives and for other marketing purposes.
 - Fig. 5 shows a flow diagram of the process for targeting and distributing incentives 400 within the Centralized Electronic Incentive System. In the first step, 401 targeting criteria are transmitted to the Targeting and Distribution System JDS). The incentive issuer identified these criteria in order to identify target customers to be offered incentives

For example, the issuer could request that the system identify customers in a certain geographical...

...will process 402 the request using the criteria and the stored data on customer purchases, incentive usage, expressed preferences, and demographic profiles. The TDS will store data on each participating consumer including purchase history (including items purchased, time/date, location, price, etc.), incentive history (number of currently eligible incentives, % of incentives redeemed. etc.), demographic profile (age, gender, family size, income, zip code, etc.), 14 and expressed purchasing preferences (favorite brands, products, type of

and expressed purchasing preferences (favorite brands, products, type of incentives, etc.).

This data can be stored on a database and sorted using the selected criteria...information will include data such as number of target consumers and breakdowns by purchasing history, incentive history, demographics, and expressed preferences. To ensure privacy of the consumer it may not include...

...target individual or group of individuals is approved, the issuer will transmit details of the incentive campaign to the TDS 405. These details would 1 5 include the incentive value and requirements: UPC code(s) for the product(s), quantity of products (min/max), expiration dates, valid locations, and miscellaneous restrictions. The incentive details could be varied or adjusted for each consumer. For example, each consumer might receive a different expiration date for the incentive, based on a mathematical equation of the consumer's purchasing frequency over the last year and number of total shopping trips in the last 6 months. The value of the incentive (and any other terms) might be similarly tailored. The Distribution System would then prepare the incentives to be offered by linking the incentive details with each consumer's identifier 406.

Each incentive would include some or all of the following data: customer id number, incentive requirements, incentive value, activated/inactive (has the consumer selected this incentive), length of time to display before the incentive is removed (how much time does the consumer have to activate the incentive), number of times the consumer has viewed an inactive incentive without activating it (can be updated by system), record of requirements partially met to date: accumulated purchases towards the incentive to date, including info on each of the past purchases (can be updated by system). In a preferred embodiment, each incentive might also be given a unique incentive identifier for tracking, redemption, or clearing purposes. The incentives are then distributed to the Selection and Storage System (SSS) where they can be accessed...

...from the SSS and CIRS and prepares reports for issuers on the results of each incentive campaign 408. For example, the TDS may track and record results such as redemption rates...

- ...non-incentivized customers, etc. The TDS also updates its data on consumer's purchasing history, incentive history,
 - preferences, and demographics with data from the SSS and CRS 409. For...
- ...updated data to prepare reports for issuers, retailers, and/or thirdparty marketers on purchasing trends, incentive usage, price trends, market shares, etc.

The TIDS will present the results of the campaign...

- ...either raw data or processed reports. The issuer will then review the results of the incentive campaign and make adjustments such as sending out more incentives , increasing the value, or shortening the expiration period 41 1.
 - O Fig. 6 shows a flow diagram of the Selection and Storage Process of the Centralized Electronic Incentive Method 500. Consumer connects to CEIS via a network connection such as Internet, Intranet, direct...
- ...profiles 505. The consumer will also be able to view a list of all active incentives 506. These lists may be sorted or searched by category, product group, brand name, etc...
- ...electronic device. The consumer will also be able to view a list and total of incentives redeemed to date 507. In the embodiment when the retailer is not redeeming the incentives , the consumer may also be able to signal when and where the redemptions should be...
- ...purchasing history 508. The consumer may also choose to view offered, but not yet selected, incentives 509. All these lists and other account information may be viewed online and may also be printed, sent via email, or stored electronically by the consumer's electronic device. New incentives can be viewed and selected as a list or singly, They may be viewed by...
- ... of the product), or product type (soft drinks, hamburgers, oil changes, etc.). After viewing each incentive or group of incentives , the consumer will have the option of selecting the incentive 51 0. The action required for selection will vary depending on the device used to view the incentives : for PCs the
 - consumer will click on a 'clip' icon, for telephones the...
- ...television a key on a remote control may be pushed. After the consumer selects the incentive, the issuer may be given a short amount of time to display an advertisement or product information 511 while the incentive is stored 512. This may take the form of a banner, streaming video, an applet...
- ...may also be provided to issuer or product information. Once a consumer has selected an incentive it is recorded by the SSS as 'active' and is then eligible to be redeemed by the consumer. Each active incentive consists of a variety of data such as the consumer's unique identification name or number, the incentive 's unique I 0 identifier, the time and date of activation, the incentive 's requirements (product's unique identifier, amount of incentive, expiration date, special restrictions, etc.), and a updateable record of partial fulfillment of the incentive . In the preferred embodiment, the incentives (selected, not-yet-viewed, and viewed but not yet selected) will be stored on a...
- ...any of these data fields. The system is able to quickly sort the 1 5 incentives by customer to be able to quickly provide account information to a consumer and to be able to provide incentive information for the redemption process. To meet these needs, the database may be organized around consumer' incentive boxes', which meet these two requirements in

a time efficient manner, and in a way that minimizes data processing needs. After the Incentive (s) is stored the consumer returns to the list of offered incentives 509. If the viewed incentive is not selected, the consumer may signal the system to 'throw away' a single incentive or group of incentives, in which case the advertisement will not be displayed, and the incentive will not be made available for the consumer 513. Incentives , which are thrown-away, are recorded as'discarded'and cannot be viewed, selected, or redeemed by the consumer 514. If the incentive is not selected or thrown away, it may be ignored in which case the consumer may view and select it at a later time 515. Issuers may have the option of revoking any incentive at any time before it has been selected. For example, issuers may instruct the system to automatically revoke all non-selected incentives once selection or redemption reaches a certain number. After either discarding or ignoring an incentive, the consumer returns to the list of offered incentives 509. After selecting new incentives (or performing other account functions) the consumer may return to the account home page and...

...PIN number to ensure secure access to their account 521.

The customer could the access incentives and redeem incentives normally 503. If the 1 0 consumer does not have an inactive identifier 518, he...

...after the card is received. Once registered, the customer could then log in and access incentives and redeem incentives normally 503.

Fig. 7 shows a flow diagram of the Redemption Process 600 of the Centralized Electronic Incentive Method. The consumer visits a retailer and selects goods or services to be purchased 601...and Storage System 605. The SSS will compare the customer's purchases with their active incentives and identify the incentives for which all requirements have been met 606. The SSS will electronically mark 18

each incentive for which all requirements have been met as 'redeemed' so that it cannot be used again 607. The SSS may also update the partial fulfillment record of incentives for which the requirements are designed to be fulfilled over a period of time. The SSS will then make a record of the list and total of fulfilled incentives and then transmits it to the RS 608. The RS will make a record of the list and total of fulfilled incentives and then forward part or all of the list and/or total to the retailer...

- ...to the CEIS as it is scanned by the I 0 POS system, and fulfilled incentives will be transmitted back as they are identified. Once the retailer's POS has received the list and total of fulfilled incentives, it may print or display this information for the consumer, and then compensate the consumer for the fulfilled incentives 61 0. This compensation may be in the form of a credit applied to the...
- ...flow diagram of an alternate embodiment of the Redemption Process 700 of the Centralized Electronic **Incentive** Method. This process is similar to the one in Fig. 7, except that compensation for fulfilled **incentives** is provided at a later time, rather than at the time of sale. The consumer...
- ...and Storage System 706. The SSS will compare the customer's purchases with their active incentives and identify the incentives for which all requirements have been met 707. The SSS will electronically mark each incentive for which all

requirements have been met as 'redeemed' so that it cannot be used again 708. The SSS may also update the partial fulfillment record of incentives for which the requirements are designed to be fulfilled over a period of time. The SSS will then make a record of the list and total of fulfilled incentives and then transmits it to the RS 709. The RS will then compensate the consumer for the fulfilled incentives 71 0. This compensation may be in the form of a credit to a credit card account, a cash payment via check or bank transfer, free products, entry

into **prize** giveaways, or similar compensation. In alternate embodiments the RS may send a list and/or totals of fulfilled **incentives** to the issuer, retailer, or a third party (such as a credit card company, bank ...

- ...shows a flow diagram of the Clearing and Reimbursement Process 800 of the Centralized Electronic Incentive Method. The RS will send data (including customer identifier, incentives redeemed, all purchases, location, time/date, etc.) on each redemption to the CRS 801. The...
- ...803 made the redemptions, the CRS will provide each issuer with a list of redeemed incentives and a total redeemed by each retailer 804. The CRS will then provide each retailer...
- ...for each issuer 805. The issuer may then reimburse each retailer directly for the redeemed incentives 806. In an alternate embodiment the CEIS may act as an intermediary by receiving payment...
- ...carried out the redemption, the CRS will provide each issuer with a list of redeemed incentives and a total redeemed 807. The issuer will then reimburse the CEIS or third party...
- ...1 O shows a flow diagram the Data Management process 900 of the Centralized Electronic Incentive Method. The SSS updates the TDS with data on incentives, system usage, and customer demographics and preferences 901. Incentive data will include lists of activated incentives, expired incentives, not yet viewed incentives, throw-away incentives, viewed but not selected incentives, and partially fulfilled incentives.

System usage data will include time and date of visits to the CEIS by each...

...zip code, own/lease residence, etc.

Preference data will include favorite brands, products, type of incentives, etc. The CRS will update the TDS with data on all each consumer's redemptions...

...Redemption data will include each consumer's identifier along with a list of redeemed 20

incentives (including unique incentive identifiers, incentive details, etc.) and the time, date and location of redemptions. The purchase data will include...

- ...updated TDS can then prepare and deliver reports and/or raw data for retailers on incentive usage and consumer buying patterns 903. The updated TIDS can also prepare and deliver reports and/or raw data for issuers on incentive usage and consumer buying patterns 904. These reports will allow issuers to track the progress of their incentive campaign and make adjustments.
 - 1 0 Finally, with the updated data the TDS will be prepared to receive new criteria to re-target or adjust existing **incentive** campaigns or to initiate new campaigns 905.

Although the present invention has been described in...

Claim

- 1. A computer implemented electronic incentive method comprising the steps of: a. in a central computer, identifying a consumer to be offered incentives and making incentives for products and services electronically available to the consumer identified;
- b. allowing the consumer to select one or more $% \left(1\right) =\left(1\right) +\left(1\right) +\left($

the central computer;

c. identifying the consumer with a selected $\ensuremath{\text{incentive}}$ and storing the selected

incentive by consumer in the central computer; d. electronically transmitting by the retailer a list of...

...from a retailer; and

- 1 1 e. comparing the list of purchases with the selected incentives for the consumer and
- 1 2 if a match is made:
- i. applying the incentive to the purchase;
- ii. indicating the incentive as redeemed so the consumer cannot use it again.
- 2 The method of claim 1 wherein making incentives for products and

electronically available comprises:

- a. submitting criteria for consumers to be offered incentives by an issuer of incentives
- to a targeting and distribution function;
- b. identifying the targeted consumers by the targeting and...
- ...of the targeted consumers; and
 - c. after the issuer approves the targeted consumers, making the incentives

electronically available to the consumer.

3 The method of claim 1 wherein identifying the consumer with a selected incentive and

storing the selected incentive by consumer comprises:

- a. assigning a unique identifier to each consumer;
- b. allowing the consumer to view and select incentives; and
- c. storing the incentive and the consumer's unique identifier when the consumer selects incentives . 1 4. The method of claim 1 wherein the identifying consumer step comprises identifying consumers to be offered incentives based on previous purchases by the consumer and incentives selected by the consumer. 1 5. The method according to claim 1 wherein the identifying consumer step comprises identifying consumers to be offered incentives based on a demographic profile of the consumer and the consumer's stated preferences. 1 6. The method according to claim 1 wherein an incentive issuer identifies the consumer to be offered incentives .

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7 The method according to claim 6 further comprising notifying the issuer

incentives redeemed by the consumer.

- 8 The method of claim 1 further comprising sending a list of redeemed incentives to the retailer.
- 9 The method of claim I further comprising auditing the redeemed incentives and the list of purchases for errors and fraud. 1 0. The method of claim 6 further comprising automatically transmitting reimbursement from an incentive issuer to the retailer. 1 1. The method of claim 3 further comprising recording a list of consumer purchases and the consumer identifier for use in targeting future incentives . 12 The method of claim 3 further comprising recording the redeemed incentives and the

consumer identifier for use in targeting future incentives .

- 13 The method of claim 3 further comprising recording the selected incentives and the consumer identifier for use in targeting future incentives .
- 14 The method of claim I wherein applying the incentive to the purchase comprises automatically crediting an incentive amount to the consumer by notifying the retailer of the incentive amount and the retailer pays the incentive amount to the consumer.
- 15 The method of claim 1 , wherein applying the incentive to the purchase comprises automatically crediting an incentive amount to the

consumer by notifying the retailer of the **incentive** amount and the retailer deducts the **incentive** amount from the purchase price.

- 16 The method of claim 1 wherein the applying the incentive to the purchase comprises crediting the incentive amount to the consumer and sending payment to the consumer after the purchase has been...
- ...the consumer by selecting payment from the group consisting of sending a check in the incentive amount to the consumer, electronically transferring the incentive amount to the consumer's bank account and crediting the incentive amount to the consumer's credit card account.
 - 18 The method of claim 16 wherein sending payment to the consumer comprises paying the consumer by **selecting** from the group consisting of **free** products, **free** services and entry into contests.
 - 19 The method of claim 16 further comprising automatically reimbursing the retailer for the incentive amount.
 - 20 The method of claim 19 wherein the **incentive** amount for each purchase from a retailer are summed together and stored prior to automatically...
- ...to the retailer comprises selecting payment from the group consisting of sending check for the incentive to the retailer, electronically transferring the incentive amount to the retailer's bank account, crediting the incentive amount to the retailer's credit card account and crediting the incentive amount to purchases made by the retailer for products and services.
 - 22 The method of...
- ...the list of purchases by the consumer and consumer identification to determine a selection of **incentives** for products and services that will be made electronically available to the consumer.
 - 24 The method of claim 1 further comprising after applying the incentive to the purchase identifying that the incentive is no longer available to the consumer.
 - 25 The method of claim 1 wherein in step b the selected incentive by consumer is stored as a database entry organized by consumer identifier.
 - 26 The method of claim 25 further comprising after the selected incentive is applied to a purchase, changing the database entry to indicate the consumer has used the selected incentive.
 - 27 The method of claim 25 further comprising allowing the consumer to print or electronically record a summary list of all incentives selected by the consumer.
 - 28 The method of claim 1 further comprising for each consumer, totaling and storing the amount of incentives applied to purchases by the consumer and allowing the consumer to access these totals by connecting to the computer system.
 - 29 A method of using an electronic incentive system comprising: a. making incentives available in a central incentive system located within a computer system;
 - b. targeting incentives to specific consumers;

- c. allowing a consumer to connect to the central incentive system;
 d. if this is the first time the consumer has accessed the central incentive system,
- assigning an identifier to the consumer;
- e. based on the consumer's identifier, allowing the consumer to selectively view $% \left(1\right) =\left(1\right) \left(1\right)$
- incentives located in the central incentive system;
- ${\tt 0}$ f. allowing the consumer to select $% {\tt incentives}$ and storing the consumer identifier
- 1 along with the consumer's selected incentives;
- $2\ \text{g.}$ transmitting the purchases of the consumer when the consumer makes a purchase $3\dots$
- ...gives the retailer the consumer's identifier and the retailer 4 connects to the central **incentive** system; and 24
 - $h.\ comparing$ the purchases to the stored selected $\ \ \$ incentives $\ \$ for the consumer and if
 - 1 6 a match, applying the incentive and compensating the consumer.
 - 30 The method of claim 29 wherein the applying incentive step comprises if the incentive is to be given to the consumer by the retailer, the central incentive system sends incentive information to the retailer and the retailer gives the incentive directly to the consumer at the time of the consumer purchase.
 - 31 The method of claim 29 wherein the applying **incentive** step comprises compensating the consumer by the central **incentive** system.
 - 32 The method of claim 31 wherein compensation to the consumer by the central **incentive** system comprises paying the consumer by sending the consumer a check.
 - 33 The method of claim 31 wherein compensation to the consumer by the central incentive system comprises paying the consumer by electronically transferring the incentive to the consumer's bank account.
 - 34 The method of claim 31 wherein compensation to the consumer by the central incentive system comprises paying the consumer by crediting the incentive to the consumer's credit card.
 - 35 The method of claim 31 wherein compensation to the consumer by the central **incentive** system comprises **selecting** from the group consisting of **free** products or services.
 - 36 The method of claim 29 wherein the applying incentive step comprises compensating the consumer by the central incentive system sending the incentive and consumer
 - identifier to an incentive issuer who reimburses the consumer.
 - 37 The method of claim 30 further comprising if the **incentive** is to be given to the consumer by the retailer, the central **incentive** system reimburses the retailer directly.
 - 38 The method of claim 37 wherein the reimbursement to the retailer by the central **incentive** system comprises paying the retailer by sending the retailer a check.
 - 39 The method of claim 37 wherein the reimbursement to the retailer by the central incentive system comprises paying the retailer by electronically transferring the incentive to a bank account of the retailer.
 - 40 The method of claim 37 wherein reimbursement to the retailer by the central incentive system comprises paying the retailer by crediting the

incentive to a credit card account of the retailer. 41 The method of claim 37 wherein reimbursement to the to retailer by the central incentive system comprises paying the retailer by crediting the incentive to purchases made by the retailer. 42 The method of claim 29 further comprising: a. recording the purchases of the consumer; b. storing the incentives used by the consumer; and c. using the purchases and incentives to target future incentives to the consumer. 43 The method of claim 29 further comprising using the purchases and incentives to target future incentives to a group of consumers to which the consumer belongs. 44 The method of claim... ...providers. 45 The method according to claim 6 further comprising notifying the issuer of the incentives selected by the consumer. 46 Computer executable software code stored on a computer readable medium, the code for a computer implemented electronic incentive method comprising: a. code for making incentives for products and services electronically available to a consumer; b. code for allowing the consumer to select one or more incentives by linking to the computer system; c. code for identifying the consumer with a selected incentive and storing the selected incentive and consumer identification in the computer system; d. code for when a consumer makes a... ...computer 1 system; and e. code for comparing the list of purchases with the selected incentives for the consumer and if a match is made, applying the incentive to the 47 A computer-readable medium having computer-executable software code stored thereon, the code for a computer implemented electronic incentive method comprising code for: a. making incentives available in a central incentive system located within a computer system; b. targeting incentives to specific consumers; c. allowing a consumer to connect to the central incentive system; d. if this is the first time the consumer has accessed the central incentive system,

assigning an identifier to the consumer;

- $\ensuremath{\text{0}}$ e. based on the consumer's identifier, allowing the consumer to selectively view
- 1 incentives located in the central incentive system; and
- $2 \ {\rm f.}$ allowing the consumer to select incentives and storing the consumer identifier
- 3 along with the consumer's selected incentives;
- 4 g. transmitting the purchases of the consumer when the consumer makes a purchase $5\dots$
- ...gives the retailer the consumer's identifier and the retailer 6 connects to the central **incentive** system;

h. comparing the purchases to the stored selected incentives for the consumer and if

1 8 a match, applying the incentive and compensating the consumer.

48 An electronic incentive system comprising:

a. means for identifying a consumer to be offered incentives;

b. means for making incentives for products and services

electronically available to

the consumer identified;

c. means for allowing the consumer to select one or more incentives when the

consumer links to the computer system;

d. means for identifying the consumer with a selected $% \left(1\right) =\left(1\right) +\left(1$

selected incentive and consumer identification in the computer system; e. means for electronically transmitting by the retailer...

...retailer; and

 $1\ 2$ f. means for comparing the list of purchases with the selected incentives for the

1 3 consumer and if a match is made:

i. means for applying the incentive to the purchase;

 $1\ 5$ ii. means for indicating the **incentive** as redeemed so the consumer cannot use it again.

49 An electronic incentive system comprising:

a. means for making incentives available in a central incentive system located within

a computer system;

b. means for targeting incentives to specific consumers;

c. means for allowing a consumer to connect to the central **incentive** system; d. means for if this is the first time the consumer has accessed the central **incentive**

system, assigning an identifier to the consumer;

e. means for based on the consumer's identifier, allowing the consumer to selectively

view incentives located in the central incentive system;

1 0 f. means for allowing the consumer to select **incentives** and storing the consumer

1 1 identifier along with the consumer's selected incentives;

1 2 g. means for transmitting the purchases of the consumer when the consumer makes...

...the retailer the consumer's identifier and the

1 4 retailer connects to the central incentive system; and

1 5 h. means for comparing the purchases to the stored selected incentives for the 1 6 consumer and if a match, applying the incentive and compensating the consumer.

27

50 A computer implemented electronic incentive method comprising the steps of: a. in a central computer, identifying a consumer to be offered incentives and making incentives for products and services electronically available to the consumer identified;

b. allowing the consumer to view one or more $% \left(1\right) =\left(1\right) +\left(1\right$

the central computer;

c. identifying the consumer with an incentive and storing the incentive by consumer in

the central computer;

d. electronically transmitting by the retailer a list of...

...purchase from a retailer; and

1 1 e. comparing the list of purchases with the $% \left(1\right) =\left(1\right) +\left(1\right) +\left($

is made:

```
i. applying the incentive to the purchase;
 H. indicating the incentive as redeemed so the consumer cannot use it
 again.
 28
 /12
 CENTRAL
 ISSUER ELECTRONIC CONSUMER
 INCENTIVE SYSTEM ..
 11 (CEIS) 18
 1 10 I
 RETAILER
 21
 1 1
 FIG@ 1
 CENTRAL ELECTRONIC INCENTIVE SYSTEM
. 10
 TARGETING,
 DISTRIBUTION, SELECTION
 AND DATA AND STORAGE
 MANAGEMENT SYSTEM
 SYSTEM 17
 ISSUER...
...SYSTEM SYSTEM
 29 23
 L-----
 3 1 26-00 0022
 35-00 20
 RETAILER
 21
 CENTRAL ELECTRONIC INCENTIVE SYSTEM
 (CEIS)
 10
 TARGETING,
 DISTRIBUTION, SELECTION
 AN D DATA AND STORAGE
 MANAGEMENT SYSTEM
 -11111N. SYSTEM...
...SYSTEM SYSTEM
 29 23
 30
 L-----
 22
 3300 0020
 RETAILER
 21
 /12 300
 CENTRALIZED ELECTRONIC INCENTIVE METHOD
  INCENTIVES TARGETED AND DISTRIBUTED TO INDIVIDUAL
 CONSUMERS OR GROUPS OF CONSUMERS
 @i 1302
 CONSUMER CONNECTS TO CENTRALIZED ELECTRONIC
  INCENTIVE SYSTEM (CEIS)
 304 303
 YES 0
 305
 CONSUMER CONSUMER REGISTERS
 IDENTIFIES HIMSELF AND IS ASSIGNED
 OR HERSELF UNIQUE IDENTIFIER 306
 F CONSUMER VIEWS AND SELECTS INCENTIVES
 CONSUMER IDENTIFIER AND SELECTED INCENTIVES ARE
```

```
STORED
 i 308
 CONSUMER MAY VIEW AND/OR PRINT LISTS OF
  INCENTIVES OR PAST REDEMPTIONS 309
 ONSUMER VISITS RETAILER AND MAKES A PURCHASE
 F @c 0
 CONSUMER...
... CONSUMER IDENTIFIER AND LIST OF
 PURCHASED ITEMS TO RETAILER 312
 CEIS COMPARES PURCHASES WITH ELIGIBLE INCENTIVES
 TO FIG-4B FIG@4A
 /12
 FROM FIG-4A
 FIG@4B
 313
 YES EDEMPTI NO...
...CEIS
 RETAILER COMPENSATES
 AND ISSUER 317 323 CONSUMER
 FOR VERIFIED
 NOTIFIED OF REDEEMED
 VERIFIED 000) INCENTIVES
 AND ISSUER
 AUDITED COMPENSATES
 REDEMPTIONS CONSUMER
 ISSUER
 324 NOTIFIED OF
 VERIFIED AND
 ISSUER 318 AUDITED...
... GROUP
 TO ISSUER
 404
 NO G
 PROVED? FIG@5
 YES 405
 ISSUERS SEND DETAILS OF INCENTIVE CAMPAIGN TO TDS
 TDS PREPARES INCENTIVES TO BE OFFERED BY LINKING
  INCENTIVE DETAILS WITH CUSTOMER IDENTIFIERS 00)
  INCENTIVES TRANSM17TED TO SELECTION AND
 STORAGE SYSTEM (SSS)
 i 408
 TDS GATHERS DATA FROM SSS AND CRS ON THE
 RESULTS OF THE INCENTIVE CAMPAIGN
 TDS UPDATES DATA ON EACH CONSUMER'S PURCHASES,
  INCENTIVE USE, PREFERENCES, AND DEMOGRAPHICS 410
 AMPAIGN RESULTS PROVIDED TO ISSUER
 i 411
 ISSUER ANALYZES RESULTS AND ADJUSTS INCENTIVE
 CAMPAIGN
 /12
 SELECTION AND STORAGE PROCESS koo'@500
 CONSUMER CONNECTS TO CEIS 501
 YES...
...IN
 NT HOME PAGE
 516
 LOG-OUT
 505--00 UPDATE DEMOGRAPHICS
 AND PREFERENCES
 506
 VIEW ACTIVE INCENTIVES
```

```
507 VIEW REDEMPTIONS
  508--00 VIEW PURCHASING
 HISTORY
 509-00
 VIEW OFFERED INCENTIVES
 YES NO
 511 510 513
 514 YES HRO NO
 VIEW AW
 ADVERTISEMENT
 i RECORD AS IGNORE
 ACTIVATED DISCARDED 51500 OFFER
  INCENTIVE STORED
 % 5 1 2
 /12 600
 REDEMPTION PROCESS
 i 601
 CONSUMER VISITS RETAILER AND SELECTS...
...TO STORAGE AND
 SELECTION SYSTEM (SSS)
 SSS COMPARES CUSTOMER'S PURCHASES WITH ELIGIBLE
  INCENTIVES AND IDENTIFIES FULFILLED INCENTIVES
 SSS UPDATES ITSELF BY RECORDING REDEEMED AND
 PARTIALLY FULFILLED INCENTIVES
 SSS RECORDS LIST AND TOTAL OF FULFILLED
  INCENTIVES AND SENDS IT TO RS
 RS RECORDS LIST AND TOTAL OF FULFILLED
  INCENTIVES AND TRANSMITS IT TO THE RETAILER
 RETAILER COMPENSATES CONSUMER FOR THE FULFILLED
  INCENTIVES
 FIG@7
 /12 700
 ALTERNATE REDEMPTION PROCESS
 CONSUMER VISITS RETAILER AND SELECTS PRODUCTS
 AND...
...IT TO STORAGE
 AND SELECTION SYSTEM (SSS)
 707
 SSS COMPARES CUSTOMER'S PURCHASES WITH ELIGIBLE
  INCENTIVES AND IDENTIFIES FULFILLED INCENTIVES
 i 708
 SSS UPDATES ITSELF BY RECORDING REDEEMED AND
 PARTIALLY FULFILLED INCENTIVES
 709
 SSS RECORDS LIST AND TOTAL OF FULFILLED
  INCENTIVES AND SENDS IT TO RS
 i 710
 RS COMPENSATES CONSUMER FOR FULFILLED
  INCENTIVES
 FIG@8
 /12
 800
 CLEARING AND REIMBURSEMENT PROCESS
 REDEMPTION SYSTEM TRANSMITS DATA ON...
...12
 900
 DATA MANAGEMENT PROCESS
 i 901
```

```
SELECTION AND STORAGE SYSTEM (SSS) UPDATES TDS
 WITH INCENTIVE , USAGE, DEMOGRAPHIC, AND
 PREFERENCE DATA 902
 CRS UPDATES TDS WITH EACH CONSUMER'S PURCHASE...
...AND/OR
  RAW DATA TO ISSUERS
  905
  UPDATED TDS PREPARED TO HELP ISSUERS ADJUST
 ONGOING INCENTIVE CAMPAIGNS AND INITIATE NEW
 CAMPAIGNS
  FIG@10
               (Item 34 from file: 349)
 27/3,K/35
DIALOG(R) File 349: PCT FULLTEXT
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00577736
            **Image available**
SYSTEM AND METHOD FOR NEGATIVE RETROACTIVE DISCOUNTS
SYSTEME ET METHODE CONCERNANT DES PENALISATIONS RETROACTIVES SUR REMISES
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  Detailed Description
  Claims
```

Detailed Description

5 and created "membership" clubs, each of which are intended to provide customers with an incentive to shop at their particular store (or Internet site). While such techniques have motivated customers to go to stores and shop, competing retailers also use such techniques to entice customers and, accordingly, the retailer is not ensured that the customer will return.

Rather, the...

...customer will remain loyal to that brand. For example, a competing brand may provide a discount at a local retailers or target coupons to

specific customers to buy that brand instead.

Retailers and sources of products and services alike have offered various incentives, discounts, or premiums to customers to lure them to their store, product or service, only...

...customer turn away at a later time, for example, when another store, product or service entices the customer with an attractive offer. In the telephone long-distance carrier market, for example...

...that customer.

- I O Essentially, the problem that a discounting merchant or source faces when rewarding a customer at the time of a purchase is that there is no system or...or she has already selected for purchase. The merchant, in this scenario, has created an incentive for the customer to return to the store, which may result in many further purchases...
- ...accordance with another aspect of the present invention, a method is provided 1 0 for enticing a customer to make a further purchase, for example, to promote store or brand loyalty...
- ...would ordinarily be charged to the customer. However, the inventive method includes the steps of **selecting** a **discount** or premium to offer the customer in accordance with a preselected criterion and pennitting the...
- ...period of time. The discounts may also be multi-tiered, wherein specific customers may be **rewarded** with greater or different discounts as a function of their degree of patronage with a...

...over time.

As in the method according to the first aspect of the invention, the **enticemethod** according to the second aspect of the invention may include a charge or assessment to...

- ...given customer is not fulfilled by the customer in accordance with its terms. Also, the **entice** method may include the 1 5 further steps of monitoring further purchases by the customer...further purchase. In addition, the store providing the discount to the customer may obtain an **incentive** from a thirdparty to offer the discount to the customer in the first place. The **incentive** may be in the form of a discount on items purchased, a rebate, a credit...
- ...their included obligations can be provided to multiple vendors and/or sources for demographic analysis, targeted discount offerings, and co-marketing strategies.

In lieu of a **discount**, a "premium" in the form of a product or service can be 1 5 provided...items such as gum 40 and magazines 42 is also positioned adjacent the terminal to **entice** customers at the point of purchase to include additional items among their selected items at...

- ...a purchase transaction by customer A in accordance with one aspect of the invention includes enticing a customer to make a further purchase, in part, by offering customer A a discount...as at step 54, along with predetermined conditions which, if satisfied, can trigger a particular discount being available to customer A for selection. The terminal (or local server 12 which communicates with the terminal) then determines at step...
- ... The conditions table sets forth predetermined criteria that qualify a customer to be offered a **discount** on the basis of, for example, a random **selection** of one or more of the items selected for purchase, the inclusion of one or...wares and enjoy more sales by providing a present customer of one store with an **incentive** to shop at another store owned by the company.

Compliance with an obligation or a...

...based on price and convenience factors. The present 1 5 invention, by contrast, provides an **incentive** to such consumers to return to a particular store or otherwise act in a desired manner in order to retain benefits that they have already received.

This incentive can foster store loyalty.

EXAMPLE 1: Grocery Stores, Drug Stores, Supermarkets, And The Like Substantially...

...which reflects the accepted discount, thereby providing the customer with an immediate benefit and an **incentive** to make a specific purchase in the future in order to retain the discount. If...entertainment, the invention in this industrial application better ensures loyalty of a patron, that is, **motivates** an existing customer to return soon.

EXAMPLE 7: Restaurant With limited budgets and time for...

- ...in exchange for a commitment to return to the restaurant for another meal within a **specified time period**. The **customer** in this example merely has to use a charge card and assent to the discount...
- ...of gasoline stations and mini-marts, the customer in this application of the invention is rewarded with an immediate discount on gasoline (e.g., premium gasoline at a reduced price), provided with a discounted or free car wash, or 5 otherwise rewarded at the time of a purchase with a charge card, on ...be selectively run when a source of an item or service desires to have a discount offered to customers who fit a targeted profile. For example, a cellular telephone service provider may be interested in persons who are...

Claim

- ... by the customer from a vendor, at least one item having a predetermined total price; **selecting** a **discount** to offer the customer in accordance with a preselected criterion, the discount including an obligation...
- ...total price.
 - 19 The method as in claim 18, wherein the step of selecting a **discount** to offer to the customer comprises randomly **selecting** an item having a **discount** associated therewith from at least one item.
 - 20 The method as in claim 18, wherein the step of selecting a **discount** to offer to the customer 1 5 comprises **selecting** a **discount** that is associated with an item from at least one item which has a largest profit.
 - 21 The method as in claim 18, wherein the step of **selecting** a **discount** to offer to the customer comprises identifying whether a specific item was purchased, and, if so, **selecting** a **discount** that is associated with the specific item.
 - 22 The method as in claim 2 1...and frequency with which items are purchased by the customer, and wherein the step of **selecting** a **discount** to offer to the customer comprises **selecting** the **discount** associated with a specific item of at least one item which is most frequently purchased...
- ...and ftequency with which items are purchased by the customer, and wherein the step of selecting a discount to offer to the customer comprises selecting the discount associated with a specific item of at least one item which is least frequently purchased...
- ...customer profile includes data concerning the customer's relationships

with third-parties, and wherein the **selecting** step comprises **selecting** the **discount** associated with a third-party with which the customer does not have a relationship.

45...

27/3,K/38 (Item 37 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. **Image available** 00419900 CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES Patent Applicant/Assignee: WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP, Inventor(s): WALKER Jay S, SCHNEIER Bruce, SPARICO Thomas M, CASE T Scott, JORASCH James A, VAN LUCHENE Andrew S, TEDESCO Daniel E, JINDAL Sanjay K, WEIR-JONES Toby, LECH Robert R, Patent and Priority Information (Country, Number, Date): WO 9810361 A1 19980312 WO 97US15492 19970904 (PCT/WO US9715492) Application: Priority Application: US 96707660 19960904; US 97889319 19970708 Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG Publication Language: English Fulltext Word Count: 64791 Fulltext Availability: Detailed Description Claims

Detailed Description

... on acceptance of an offer by performance of a designated task.

For example, in a reward system, a "buyer" broadcasts or publishes an offer for a reward to anyone who completes a particular task. Thus, unilateral systems can be I 0 utilized...and the seller. In turn, the absence of a critical mass of sellers reduces the incentive for buyers to post their RFPs.

Many industries, as well as consumers, would benefit from...the customer still selects for himself which seller acceptance to utilize, based on materials or incentives furnished by each seller. The customer is bound by the CPO management system, in accordance...

...the CPO, but the buyer may decide which seller to utilize, based on materials or incentives provided to the customer directly by each accepting seller.

A CPO submitted by a customer...bind at \$ 1 0 per year Financial history available at http:Hwww.provider/-shapiro23 CPO: Reward for Return Briefcase lost with important computer disks inside Disks labeled RT-554 113M Case...

... April 7, 1996 F Train.

III bind at \$500

Provide lost & found receipt # to claim reward Offer Administrator: NYC Police Lost & Found Mr. K. Smith 212 1 000 INDUSTRIAL APPLICABILITY

In...class, aircraft type, refund/change rules, or maximum layover time. In a cruise embodiment, the customer - defined conditions would also include itinerary parameters, such as the origin and destination cities; acceptable dates and times of departure and return...io the CPO management system 2100, together with an appropriate billing descriptor, the total purchase amount (preferably equal to the price specified by the customer 21 10) and the credit card information, are transmitted to the credit card issuer during...10 still selects for himself which cruise operator acceptance to 'lize, based on materials or incentives furnished by each seller. The customer 21 10 is

still bound by the CPO...that in the illustrative embodiment. the first seller to accept a given component CPO is awarded the component CPO. For a discussion of other mechanisms for determining which seller among a plurality of accepting sellers should be awarded a component CPO, see the parent application to the present invention, incorporated by reference herein...and create a legaliv binding contract. These form provisions effectively fill the gaps between conditions specified by the buyer, specifying the generic contract details common to most contracts of this nature.

Referring now to Figure 69, remote user terminal...he would like and the price he is willing to spend, based on the particular **location** of the tickets. The **user** may **choose** the exact io **location** of seats that correspond to the price he is willing to pay using a graphical...

...desires. The user can then select the group of seats which corresponds to the purchase **offer**. Central controller 6800 stores the selected seats in fields 7 159-7164 of the **offer** table 7 150. If the user prefers to select one section or multiple sections instead...a predetermined sort criteria, such as sorted by lowest interest rate or lowest monthly payment **amount**. **Selecting** the first of the sorted acceptance signals would then provide the lowest interest rate or...

Claim

- ... of said accepting sellers.
 - 67 The system according to claim 64, wherein said processor provides incentives to said buyer for selecting one of said accepting sellers to provide said product.
 - 68...predefined amount of money. 105. The system according to claim 96 or 97, wherein said customer defined condition specifies a particular time of day for said one or more telephone calls. 106. The system according to claim 96 or 97, wherein said customer defined condition specifies a minimum duration for said one or more telephone calls. 107. The system according to claim 96 or 97, wherein said customer defined condition specifies a maximum duration for said one or more telephone calls. 108. The system according to claim 96 orobtaining a purchase offer from a customer for one or more telephone calls. said purchase offer containing at least one customer-defined

payment identifier for specifying a manner in which funds will be paid; providing said purchase **offer** to a plurality of potential carriers; receiving from one or more of said carriers an acceptance of said purchase **offer**; and

binding said customer to purchase said telephone calls if an acceptance is received for said purchase **offer**.

. A method of processing long distance calls. comprising the steps of:

obtaining a purchase **offer** from a customer for one or more telephone calls., said purchase **offer** containing at least one customer-defined condition including a price:

identifying one or more rules...

...connection with said memory deNrIce, said processor configured to:

receive from said buyer a purchase offer for an event ticket, said offer containing at least one condition. an account number from a creneral purpose financial account, and...

...purpose

financial account for a purchase meeting said at least one condition; transmit said purchase **offer** to a plurality of remote potential event ticket sellers: receive from at least one ofsaid remote potential event ticket sellers an

unconditional acceptance of said offer -,

determine a replacement ticket identifier associated with said event ticket: and transmit said replacement ticket...identity of said buyer. 126. A method of processing sales of items, comprising:

receiving an **offer** signal including at least one condition signal, the **offer** signal thereby defining an **offer** having at least one condition from a customer-,

receiving a payment identifier signal for specifying an account from which funds may be paid;

receiving an informational signal relevant to the **offer** from a third party; transmitting the **offer** signal and the informational signal to at least one

seller;

receiving from at least one of the at least one seller an acceptance signal responsive to the transmitted **offer** signal and the transmitted informational signal-, and

selecting one acceptance signal.

127. An apparatus...

...program for controlling the processor; and the processor operative with the program to:

receive an **offer** signal including at least one condition signal. the **offer** signal thereby defining an **offer** having at least one condition from a

customer,

receive a payment identifier signal for specifying an account from which funds may be paid,

receive an informational signal relevant to the **offer** from a third party,

transmit the **offer** signal and the informational signal to at least one seller,

receive from at least one of the at least one seller an acceptance signal responsive to the transmitted **offer** signal and the transmitted informational signal, and

selecting one acceptance signal. 128. The apparatus of...

...127, wherein the p rocessor is further operative with the program to:

validate the received **offer** signal, and thereby determine whether the received **offer** signal meets predetermined validation criteria. 132. The apparatus of claim 13 1, wherein the processor is further operative with the program to transmit the **offer** signal and the informational signal only if the step of validating determines that the received **offer** signal meets the predetermined io validation criteria. 133. The apparatus of claim 127, wherein the...

...I O the processor operative with the program to receive from the borrower terminal an **offer** signal including at least one condition signal, the **offer** signal thereby defining an **offer** having at least one

condition from a borrower, receive from the borrower terminal a payment signal including credit information from a third party, transmit the offer signal and the informational signal to the at least one lender terminal, receive from at least one lender terminal an acceptance signal responsive to the transmitted offer signal and the transmitted informational signal, select one acceptance signal, and identify the lender terminal...

...claim 137, wherein the processor is further operative with the program to: validate the received offer signal, and thereby determine whether the received offer signal meets predetermined validation criteria. 139. The apparatus of claim 138, wherein the processor is...

...operative
with the program to:
172

perform a financial calculation to determine whether the received **offer** signal defines a meaningful **offer** . 140. The apparatus of claim 137, wherein the at least one condition signal indicates at...

...periodic payment amount and an interest rate.
142. The apparatus of claim 137, wherein the offer signal includes:
a first condition signal indicative of a loan amount,
a second condition signal...

...rate of the plurality of acceptance signals.

144. The apparatus of claim 137, wherein the offer signal includes:
a first condition signal indicative of a loan amount,
a second condition signal...

...of the plurality of accep tance signals. 146. The apparatus of claim 144, wherein the offer signal further includes: a fourth condition signal indicative of a loan period. 147. The apparatus of claim 144, wherein the offer signal further includes: a fourth condition signal indicative of a maximum loan period.

148. The apparatus of claim 137, wherein the offer signal includes: a first condition signal indicative of a loan amount, a second condition signal...

...is indicative of a monthly payment amount. 150. The apparatus of claim 148, wherein the **offer** signal further includes: a fourth condition signal indicative of a loan period. 151. The apparatus of claim 137, wherein the **offer** signal includes a first condition signal indicative of a loan amount, a second condition signal...

...condition signal indicative of an interest rate. 152. The apparatus of claim 151, wherein the **offer** signal further Includes: a fourth condition signal indicative of a periodic payment amount. 153. The...

...program for controlling the processor; and
the processor operative with the program to
receive an offer signal including at least one condition signal, the
offer
signal defining an offer having at least one condition from a customer;
receive a payment identifier signal for specifying an account from
which funds may be paid;
receive an informational signal relevant to the offer from a third
party;
store at least one rule signal from each of a plurality of sellers,
each rule signal including at least one seller-defined restriction;

compare the **offer** signal and the informational signal with at least one rule signal; and determine whether the...

23/5/1 (Item 1 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

09147445

Sun Kwong auctions set dinner

HONG KONG: RESTAURANT OFFERS AUCTION ON THE NET

HK Economic Times (XKH) 19 Aug 1999 p.a12

Language: CHINESE

Sun Kwong Restaurant has teamed up with Go2HK.com to auction set dinners on the Internet. The restaurant offers set dinners ranging from HK\$888 to HK\$4688 per table. The bidders must first join Go2HK.com as members. The restaurant aims to use the auction to find out customers' consumption power. *

COMPANY: GO2HKCOM; SUN KWONG RESTAURANT

PRODUCT: Restaurants & Food Service (5800); Database Vendors (7375);

EVENT: General Management Services (26);

COUNTRY: Hong Kong (9HON);

23/5/2 (Item 2 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06559744

No renewal for commercial leases that expire SINGAPORE: AMENDMENTS TO COMMERCIAL LEASES

Business Times (XBA) 12 Dec 1997 P.2

Language: ENGLISH

Instead of renting out the 66 commercial sites in Singapore with leases expiring in 1 January 2000-31 December 2010, the sites including 38 welfare organisations and schools and bowling alleys and restaurants will be auctioned or tendered off although the leases of institutions will be revised by cases. The amendment, which will affect no less than 2 mm sq ft of land taken up by 19 heavy vehicle car parks and 600,000 sq ft of land leased by 29 petrol kiosks, aims to allow the lessee a lease to enable them to do their business and breakeven while offering the flexibility in state land usage and leases expiring before 2000 will not be subject to the amendment if the premium of the building is paid.

PRODUCT: Lessors of Nonresidential Bldgs (6512);

EVENT: National Government Economics (94);

COUNTRY: Singapore (9SIN);

23/5/3 (Item 3 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06406815

Les fromages au lait de brebis, espagnols et fermiers crZent des nic\

US: SUCCESS OF SPECIALITY CHEESES

VIPL (AGS) Nov 1996 p.16

Language: FRENCH

In addition to Spanish cheeses, which American importers were able to taste at the Alimentaria trade fair at Barcelona, farm cheese and sheep's milk cheese are gaining a following. There is strong demand for sheep's milk cheese in the United States. Local sheep are mainly raised for their meat and wool, so cheese is imported from Uruguay, and even Israel. There is also a bid demand for farm cheese; a large number of gourmet restaurants offer this type of cheese on their menu.

PRODUCT: Cheese (2022);

EVENT: Sales & Consumption (65); COUNTRY: United States (1USA);

23/5/4 (Item 4 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

06053156

Red Rooster outlets are put up for auction

AUSTRALIA: COLES MYER TO AUCTION OFF RED ROOSTER Australia Financial Review (AFR) 23 Sep 1994 P.60

Language: ENGLISH

Australian retailer Coles Myer is putting its subsidiary Amalgamated Food & Poultry Pty Ltd's Red Rooster restaurants for auction on 3 November 1994. All 11 of the properties will be leased out for an initial term of 10 years, with three five-year options included. The outlets reap in net income of AUD 60,000 to AUD 85,500 a year. Analysts expect the properties to sell for less than AUD 1 mm.

COMPANY: AMALGAMATED FOOD & POULTRY; COLES MYER

PRODUCT: Restaurants & Food Service (5800);

EVENT: Planning & Information (22);

COUNTRY: Australia (9AUS);

23/5/5 (Item 5 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase(TM) (c) 2002 The Gale Group. All rts. reserv.

05969966

CHIJ site to be converted into sophisticatedarts centre

SINGAPORE: CHIJ TO BE TURNED INTO AN ARTS CENTRE

The Straits Times (XBB) 08 Apr 1994 P.3

Language: ENGLISH

The 1.4 ha Convent of the Holy Infant Jesus (CHIJ) premises at Victoria Street in Singapore will be turned into a SD 100 mn sophisticated arts centre. Called, CHIJMES, it will have an art gallery, international auction house, specialty shops and restaurants. It will also feature a dining theatre and an upmarket art flea market. The 10,000 sq ft Caldwell House, which adjoins the CHIJ chapel, will also house a gallery and an art shop.

COMPANY: CHIJMES; CHIJ; CONVENT OF THE HOLY INFANT JESUS

PRODUCT: Nonresidential Buildings NEC (1542);

EVENT: Capital Expenditure (43);

COUNTRY: Singapore (9SIN);

23/5/6 (Item 6 from file: 583)

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05784568

Route into Europe is on the cards
EUROPE - UNIGATE STRATEGY PROFILED
Financial Times (C) 1992 (FT) 2 April 1993 p21

WHEN MR Ross Buckland became chief executive of Unigate two-and-a-half years ago, the sprawling group was described by one observer as 'a business which, if it didn't exist, nobody would have wanted to invent.' From its dairy industry roots, Unigate had spread into areas as varied as trade exhibitions, US fast-food restaurants, car auctions, road freight and large-scale poultry breeding. The supposed logic for this diversification -

a balanced earnings portfolio - was belied by an increasingly dismal profits performance. Mr Buckland, an Australian who formerly headed the European operations of Kellogg, the US breakfast cereals company, has worked hard to give a more coherent shape to the group. Declaring food and distribution to be its core businesses, he has set about shedding operations which were performing poorly or had limited potential for development. The loss-plagued JP Wood chicken subsidiary was acquired by Hillsdown Holdings for Pounds 30m last year. Unigate's unprofitable contract car hire business is being wound down, its US cheese unit has been sold, and its American restaurant chain is being prepared for possible flotation on the US stock market this summer.**

Copyright: Financial Times Ltd 1992

COMPANY: UNIGATE

PRODUCT: Food & Drink (2000); Restaurants (5812RE); Dairy Products (2020); Fluid Milk & Cream (2026);

EVENT: COMPANY PROFILE (10); CORPORATE STRATEGY (22);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic

Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

23/5/7 (Item 7 from file: 583)
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04648264

Downturn puts pubs under the hammer
UK - PUBS, HOTELS AND RESTAURANTS TO BE AUCTIONED
Independent (TI) 20 November 1991 p25

Christie & Co, business agency arm of Christie Group is planning to auction nine pubs, eight hotels and five restaurants. Almost a third of the businesses are repossessions or receiverships, with 10 coming from private clients and six from corporate clients. Two or three auctions will take place in the first three months of 1992.

COMPANY: CHRISTIE & CO

PRODUCT: Hotels & Motels (7011); Licensed Houses & Pubs (5813LH);

EVENT: COMPANY DIVESTMENTS (15);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);

South East Asia Treaty Organisation (913);

23/5/8 (Item 8 from file: 583)
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04338627

JULIUS MEINL TAKES STAKE IN CSEMEGE
AUSTRIA - JULIUS MEINL TAKES STAKE IN CSEMEGE
Financial Times (C) 1991 (FT) 18 June 1991 p3

Julius Meinl (Austria): the grocery chain, yesterday (17.6.91) took a majority shareholding in Csemege Trading Company, a leading state-owned Hungarian food retailer. Meinl is to pay more than Ft 2.3bn for its stake but did not disclose the exact price. Meinl undertook to invest Ft 3bn over the next five years. A public offering to small investors of the minority shareholding retained by the state is expected in 1992. The signing of the contract makers the most significant privatisation yet in the Hungarian retail sector and contrasts with the sluggish pace of auctions of state-owned shops and restaurants to domestic investors. Meinl's investment is one of several announced recently in Hungary. The government claims that Hungary received more than half of all foreign direct investment in east Europe (excluding eastern Germany) in 1990. (Abstract. Copyright The Financial Times Limi ted 1991)**

Copyright: Financial Times Ltd 1991

PRODUCT: Glass (3210GL); Food Retailing (5400);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: Hungary (6HUN);

23/5/9 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04324621

Unigate finally chickens out
UK - UNIGATE TO DISPOSE OF JP WOOD POULTRY
Independent (TI) 11 June 1991 p23

Unigate is to dispose of the JP Wood poultry business and the contract car hire arm of Wincanton as part of its strategy to concentrate on value-added food and associated distribution. In the year to March 1991, Unigate made a pre-tax profit of GBP75.5 mil, down from GBP105.5 mil, and its results include write-offs of GBP76 mil after tax for anticpated losses on disposals and closures. Unigate has admitted that opening a GBP55 mil integrated poultry facility in 1988 was a mistake and will try to find a buyer for the plant. However, there is unlikely to be a rush of applicants. Even when Unigate has disposed of the poultry business and contract hire, the company will still be unfocused, with activities such as Tex-Mex restaurants , turkeys, trucks, auctions , animal feed and exhibitions. Ross Buckland, who became Unigate's chief executive in summer-1990, has warned that first half 1991/2 could well fall short of the year earlier period.

PRODUCT: Poultry Products (2010PP); Dairy Products (2020); Milk Products (2020MP); Animal Feed (2048); Restaurants & Food Service (5800); Motor Vehicle Rent & Lease (7510);

VENT: COMPANY FINANCIAL DATA (80);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

23/5/10 (Item 10 from file: 583)
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00252096

MACDONALD, FRASER PLANS CONSTRUCTION OF AUCTION MART UK - MACDONALD, FRASER PLANS CONSTRUCTION OF AUCTION MART Scotsman (SN) 3 May 1986 p9

MacDonald Faser of Perth is planning construction of a new **auction** mart, **restaurant**, bar and shalet-type accomodation. As a result plans submitted in Oct to redevelop a market site at Caledonian Road as a superstore and retail warehouse must be reconsidered.*

PRODUCT: Buildings Construction (1500BC); Warehousing Construction (1541WC); Commercial Buildings Construction (1542CB); Public Buildings Construction (1542PB);

EVENT: PLANT/FACILITIES/EQUIPMENT (44);

COUNTRY: Scotland (4UKSC);

23/5/11 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

07637364 NYT Sequence Number: 541850981026 CORRECTIONS
New York Times, Col. 4, Pg. 2, Sec. A
Monday October 26 1998

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Correction of Oct 16 article on auction of fixtures designed by Frank Gehry

COMPANY NAMES: Rebecca's (Venice, Calif, Restaurant)

DESCRIPTORS: Restaurants; Correction Stories; Auctions

PERSONAL NAMES: Gehry, Frank

23/5/12 (Item 2 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

NYT Sequence Number: 355526981016

ANTIQUES: ANTIQUES GET EVER YOUNGER

Moonan, Wendy

New York. Times, Col. 1, Pq. 39, Sec. E

Friday October 16 1998

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Los Angeles Modern Auctions and Santa Monica Auctions will team up for first time to conduct sale of 20th-century decorative arts, fine art and items of modern design; will sell fixtures from Rebecca's restaurant, which was designed by architect Frank Gehry and which closed three weeks ago; other offerings noted; photo (M)

SPECIAL FEATURES: Photo

COMPANY NAMES: Santa Monica Auctions (Co); Los Angeles Modern Auctions

(Co); Rebecca's (Los Angeles Restaurant)

DESCRIPTORS: Antiques

PERSONAL NAMES: Gehry, Frank; Moonan, Wendy

23/5/13 (Item 3 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07250214 NYT Sequence Number: 562599951105

WINE AUCTION OFFERS RARITIES AND TASTING

Scholem, Richard Jay New York Times, Col. 3, Pg. 22, Sec. 13LI

Sunday November 5 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Wine auctions and tastings in Long Island restaurants discussed (M)

DESCRIPTORS: Auctions

PERSONAL NAMES: Scholem, Richard Jay

23/5/14 (Item 4 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

07001115 NYT Sequence Number: 018287951105

WINE AUCTION OFFERS RARITIES AND TASTING

New York Times, Col. 3, Pg. 22, Sec. 13LI

Sunday November 5 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Wine auctions and tastings in Long Island restaurants discussed (M)

DESCRIPTORS: WINES; AUCTIONS

PERSONAL NAMES: SCHOLEM, RICHARD JAY

23/5/15 (Item 5 from file: 474)

DIALOG(R) File 474: New York Times Abs

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05319303 NYT Sequence Number: 068362880928

MAXWELL'S PLUM AUCTION

New York Times, Col. 1, Pg. 17, Sec. 3

Wednesday September 28 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Eccentric furnishings of Maxwell's Plum restaurant to be auctioned on January 21, 1989 (S)

COMPANY NAMES: MAXWELL'S PLUM (NYC RESTAURANT)

DESCRIPTORS: RESTAURANTS ; AUCTIONS

23/5/16 (Item 6 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

05313392 NYT Sequence Number: 008510880907

WINT TALK

PRIAL, FRANK J

New York Times, Col. 3, Pg. 14, Sec. 3

Wednesday September 7 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Frank J Prial Wine Talk column on 160,000 bottles of wine to be auctioned from Ledoyuen, Paris landmark restaurant that closed a year ago (M)

COMPANY NAMES: LEDOYUEN (PARIS RESTAURANT)

DESCRIPTORS: WINES; AUCTIONS
PERSONAL NAMES: PRIAL, FRANK J

GEOGRAPHIC NAMES: FRANCE

23/5/17 (Item 7 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

05302172 NYT Sequence Number: 141699880721

GOODBYE TO MAXWELL'S PLUM

SLESIN, SUZANNE

New York Times, Col. 4, Pg. 3, Sec. 3

Thursday July 21 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Stained glass and etched glass, wood paneling and Art Deco and Art Nouveau art objects in defunct Maxwell's Plum restaurant will be sold at auction, stored or recycled at Tavern on the Green restaurant (Currents column); photo (S)

SPECIAL FEATURES: Photo

COMPANY NAMES: MAXWELL'S PLUM (NYC RESTAURANT)

DESCRIPTORS: GLASS; ART; AUCTIONS; CURRENTS (TIMES COLUMN)

PERSONAL NAMES: SLESIN, SUZANNE

23/5/18 (Item 8 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

05089054 NYT Sequence Number: 251259871206

RESTORATION PLAN FOR VACANT LANDMARK

HORNSTEIN, HAROLD

New York Times, Col. 5, Pg. 10, Sec. 23

Sunday December 6 1987

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

National Hall, landmark building in Westport, Conn, is being groomed for comeback as 15-room inn and restaurant; building was bought at auction last March for \$1.75 million by Tauck Tours (S)

COMPANY NAMES: TAUCK TOURS

DESCRIPTORS: HOTELS AND MOTELS; RESTAURANTS; HISTORIC BUILDINGS AND SITES;

NATIONAL HALL (WESTPORT, CONN)
PERSONAL NAMES: HORNSTEIN, HAROLD

23/5/19 (Item 9 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

05052774 NYT Sequence Number: 134010870725

QUICHE GETS THE BOOT ON COLUMBUS AVE.

MEISLIN, RICHARD J L)

New York Times, Col. 2, Pg. 33, Sec. 1

Saturday July 25 1987

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Trendy food emporiums that few years ago pushed out old neighborhood shops on Columbus Avenue in Manhattan are now being supplanted by fashion boutiques whose parent companies can afford enormous rents; photos; bankruptcy auction held at Metropolis Restaurant, latest in series of restaurant closings (M)

SPECIAL FEATURES: Photo

DESCRIPTORS: RETAIL STORES AND TRADE; RENTING AND LEASING; RESTAURANTS;

BANKRUPTCIES; AUCTIONS; SHUTDOWNS (INSTITUTIONAL)

PERSONAL NAMES: MEISLIN, RICHARD J L)

GEOGRAPHIC NAMES: NEW YORK CITY; MANHATTAN (NYC); COLUMBUS AVE (NYC)

23/5/20 (Item 10 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

04787321 NYT Sequence Number: 053677860508

\$435 MILLION SAGA OFFER BY MARRIOTT

POLLACK, ANDREW

New York Times, Col. 6, Pg. 1, Sec. 4

Thursday May 8 1986

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Marriott Corporation makes unsolicited bid to acquire Saga

Corporation, California, major operator of restaurants; Marriott offers \$34 in cash for each Saga share, total of about \$435 million (M)

COMPANY NAMES: SAGA CORP; MARRIOTT CORP

DESCRIPTORS: MERGERS, ACQUISITIONS AND DIVESTITURES

PERSONAL NAMES: POLLACK, ANDREW

23/5/21 (Item 11 from file: 474)
DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

04535891 NYT Sequence Number: 995827850917

(Rene Mathivat, operator of Cafe des Deux Magots for 20 years, purchases property at auction; declares that legendary Left Bank haven for writers will always remain what it has been; Cafe des Deux has been preferred gathering place for generations of writers and intellectuals (M))

Associated Press

New York Times, Col. 3, Pg. 14, Sec. 3

Wednesday February 27 1985

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CAFE DES DEUX MAGOTS (PARIS)

DESCRIPTORS: HISTORIC BUILDINGS AND SITES; AUCTIONS; RESTAURANTS

PERSONAL NAMES: MATHIVAT, RENE

23/5/22 (Item 12 from file: 474)
DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

04517885 NYT Sequence Number: 995827850917

(New York Times critics explore the latest in what's up town above 59th street, Manhattan; articles on art galleries by Michael Brenson; restaurants by Bryan Miller; pop-jazz by Jon Pareles; photography by Andy Grundberg; auctions by Rita Reif; dance by Jennifer Dunning; cabaret by Stephen Holden; music by Tim Page; theater by Mel Gussow; photos; map (M))

New York Times, Col. 1, Pg. 1, Sec. 3

Friday May 10 1985

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Photo; Map COMPANY NAMES: ; NEW YORK TIMES

DESCRIPTORS: CULTURE; ART; RESTAURANTS ; JAZZ; PHOTOGRAPHY; AUCTIONS ;

DANCING; NIGHTCLUBS AND CABARETS; MUSIC; THEATER

PERSONAL NAMES: BRENSON, MICHAEL; MILLER, BRYAN; PARELES, JON; GRUNDBERG, ANDY; REIF, RITA; DUNNING, JENNIFER; HOLDEN, STEPHEN; PAGE, TIM; GUSSOW, MEL

GEOGRAPHIC NAMES: ; MANHATTAN (NYC); NEW YORK CITY

23/5/23 (Item 13 from file: 474) DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

01245262 NYT Sequence Number: 063698830316

Article on auction and dinner at Le Perigord restaurant prepared by chef Antoine Bouterin, which raised \$70,000 for NYC's Meals on Wheels program, which feeds 6,000 house-bound elderly five days a week. Those attending include Cy Coleman, Marcel Marceau, Frank Perry and Raquel Welch. Illustration (M).)

BURROS, MARIAN

New York Times, Col. 1, Pg. 11, Sec. 3

Wednesday March 16 1983

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: BOUTERIN, ANTOINE

DESCRIPTORS: PERIDORD, LE (NYC RESTAURANT); MEALS ON WHEELS; AGED; FOOD

CONSUMPTION, DIET AND NUTRITION

PERSONAL NAMES: BURROS, MARIAN; WELCH, RAQUEL; MARCEAU, MARCEL; COLEMAN,

CY; PERRY, FRANK

GEOGRAPHIC NAMES: NEW YORK CITY

23/5/24 (Item 14 from file: 474)

DIALOG(R) File 474: New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

00675259 NYT Sequence Number: 036095760528

Los Angeles, Calif, oilman David I Lyons pays \$14,200 at Christie, Manson & Woods auction for 1806 Chateau Lafite-Rothschild wine. Brennan's (New Orleans Restaurant) owner Jimmy Brennan, Giambelli Restaurant (NYC) owner Frank Giambelli and auctioneer J Michael Broadbent comment (M).)

REED, ROY

New York Times, Col. 2, Pg. 15, Sec. 1

Friday May 28 1976

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CHRISTIE MANSON & WOODS LTD

DESCRIPTORS: WINES

PERSONAL NAMES: REED, ROY; BRENNAN, JIMMY; BROADBENT, J MICHAEL;

GIAMBELLI, FRANK; LYONS, DAVID I

23/5/25 (Item 15 from file: 474)

DIALOG(R) File 474: New York Times Abs

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00293070 NYT Sequence Number: 057640720111

W H Crawford, collector of nostalgia, buys 1,190 photos that covered walls of defunct Occidental Restaurant, Washington, DC, at auction; collection described)

New York Times, Col. 1, Pg. 43

Tuesday January 11 1972

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Photo

COMPANY NAMES: OCCIDENTAL RESTAURANT (WASHINGTON, DC)

DESCRIPTORS: AUCTIONS; HOTELS, BARS, MOTELS, NIGHT CLUBS AND RESTAURANTS;

PHOTOGRAPHY

PERSONAL NAMES: CRAWFORD, W H; KREBS, ALBIN

GEOGRAPHIC NAMES: WASHINGTON (DC)

23/5/26 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

08035641 NYT Sequence Number: 000000990920

WHERE DO 800 POUNDS OF STRING RESIDE? WITH THE HIGHEST BIDDER.

WOOD, WINSTON

Wall Street Journal, Col. 1, Pg. 1, Sec. B

Monday September 20 1999

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Haussner's Restaurant, a Baltimore landmark that is due to go out of business on September 25, will auction off its legendary art collection, which features works by Rembrandt and Whistler; for many of the

restaurant's patrons, however, the most memorable item in the collection is an 800-pound ball of string (M)

DESCRIPTORS: ART; AUCTIONS; RESTAURANTS; COLLECTORS AND COLLECTIONS PERSONAL NAMES: WOOD, WINSTON; WHISTLER, JAMES ABBOTT MCNEILL (1834-1903); REMBRANDT HARMENSZOON VAN RIJN (1606-69) GEOGRAPHIC NAMES: BALTIMORE (MD)

23/5/27 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

07943006 NYT Sequence Number: 000000970613

DUTCH AUCTION IS INITIATED TO BUY BACK 8.2% OF STOCK
Wall Street Journal, Col. 1, Pg. 5B, Sec. B

Friday June 13 1997

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Uno Restaurant Corp begins Dutch auction tender offer for up to one million common shares, or 8.2% of its outstanding shares (S)

COMPANY NAMES: Uno Restaurant Corp

23/5/28 (Item 3 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

07914160 NYT Sequence Number: 000000960920 PRIVATE PROPERTIES: BUYERS AND SELLERS Wall Street Journal, Col. 1, Pg. 10, Sec. B Friday September 20 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Rocky Aoki, founder and chairman of Benihana Japanese restaurant chain, will auction his Tenafly (New Jersey) estate; the previous asking price was \$5.4 million (S)

DESCRIPTORS: REAL ESTATE
PERSONAL NAMES: Aoki, Rocky
GEOGRAPHIC NAMES: Tenafly (Nj)

23/5/29 (Item 4 from file: 475)
DIALOG(R)File 475: Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

07037927 NYT Sequence Number: 000000951227
WHITBREAD OFFER FOR FORTE RESTAURANTS MAY FOT

WHITBREAD OFFER FOR FORTE RESTAURANTS MAY FOIL GRANADA'S BID FOR U.K. FIRM

Wall Street Journal, Col. 5, Pg. 7, Sec. A Wednesday December 27 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Battle for control of the Forte PLC hotels group is expected to take a new turn as Whitbread PLC offers 1 billion pounds sterling (\$1.54 billion) for Forte's UK restaurant operations; Granada Group PLC is trying to win shareholder support for its 3.3 billion-pound hostile bid for all of Forte (M)

COMPANY NAMES: Granada Group Plc

23/5/30 (Item 5 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

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05521863

CONISTON REVISES OFFER FOR TW SERVICES IN EFFORT TO PRESSURE THE TARGET'S BOARD

HILDER, DAVID B

Wall Street Journal, Col. 4, Pg. 5, Sec. 1

Monday March 6 1989

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Coniston Partners says it dropped major condition in its \$1.17 billion hostile tender offer for TW Services Inc in effort to pressure TW's board to negotiate merger or auction of restaurant and food-services company (M)

COMPANY NAMES: CONISTON PARTNERS; TW SERVICES INC

DESCRIPTORS: MERGERS, ACQUISITIONS AND DIVESTITURES; TENDER OFFERS

PERSONAL NAMES: HILDER, DAVID B

23/5/31 (Item 6 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

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05262390

FURR'S/BISHOP'S BIDS \$179.3 MILLION TO BUY WYATT CAFETERIAS

Wall Street Journal, Col. 6, Pg. 36, Sec. 1

Wednesday August 24 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Furr's/Bishop's Cafeterias LP, in bid to become nation's largest cafeteria chain, says it offered to acquire Wyatt Cafeterias Inc for \$87 share (S)

COMPANY NAMES: FURR'S/BISHOP'S CAFETERIA LP; WYATT CAFETERIAS

DESCRIPTORS: MERGERS, ACQUISITIONS AND DIVESTITURES

23/5/32 (Item 7 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

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01124749 NYT Sequence Number: 006734790502

(Activity at Norwalk (Conn) antiques auction conducted by Golden Movement Emporium's John P Wilson, who is regarded as largest US auction-dealer in architectural antiques, described. Increasing interest in antique furniture and architectural fixtures, especially among restauranteurs seeking to evoke nostalgia, is driving prices up (L).)

KOON, BRUCE

Wall Street Journal, Col. 4, Pg. 1

Wednesday May 2 1979

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: GOLDEN MOVEMENT EMPORIUM

DESCRIPTORS: ANTIQUES; ARCHITECTURE AND ARCHITECTS; AUCTIONS; FURNITURE;

INTERIOR DECORATION; NOSTALGIA; PRICES; RESTAURANTS AND BARS

PERSONAL NAMES: KOON, BRUCE; WILSON, JOHN P

GEOGRAPHIC NAMES: NORWALK (CONN)

28/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01747826 ORDER NO: AADAA-INQ48775

Three essays on collusion Author: Johnson, Paul

Degree: Ph.D. Year: 2000

Corporate Source/Institution: Universite de Montreal (Canada) (0992)

Adviser: Jacques Robert

Source: VOLUME 61/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2411. 119 PAGES
Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511 ISBN: 0-612-48775-X

This thesis defines collusion broadly as play in a repeated game which differs from play in a one shot game. The analysis of collusion is an important part of many branches of economics. In industrial organization, for example, if collusion were not present then we could restrict investigation to the study of oligopolistic and competitive markets. Another important part of modern economic theory is the analysis of situations where there exists some kind of privileged information. Game theorists would say that in such a scenario there exists incomplete information. The predominant theme of the three essays composing this thesis is the study of repeated games under incomplete information.

Typically, repeated game analyses have assumed the presence of complete information. However, many examples of repeated interaction must be treated in an incomplete information scenario. Auctions, the subject of the first essay, are the most natural example of this. The goal of this study is to understand how bidders collude in auctions. The main innovation is an explicit treatment of the repeated nature of the game to endogenize the threats necessary to support non competitive behavior. This analysis yields several testable implications about the behavior of colluding agents in auctions which are not apparent from the few models which have studied collusion in auctions from a static point of view.

Nearly every model constructed to study collusion makes predictions which are at odds with accepted stylized facts. The most prominent of these paradoxes is the stability which theoretical models predict yet empirical and allegorical evidence rejects. This is the subject of the second essay. Incomplete information takes the form of how players evaluate future payoffs. This is an important detail because future payoffs are the only tool a cartel can use to enforce the play of collusive equilibria. The developed model imposes that patience is **private** information and heterogeneous and develops predictions which contrast strongly with accepted models of collusion. The predictions of the model are supported with discussion of some empirical evidence on cartels.

The third essay develops a model which can have sociological as well as economic applications, in that it studies how rational agents form surplus creating partnerships in a repeated, incomplete information environment. Previous work has assumed an exogenous production technology which partners use to create this surplus. Furthermore an agent's type, which affects surplus creation, has always been assumed to be observable. This essay studies matching with an endogenous production technology, in the sense that the surplus is a function of the level of collusion which can be supported. Collusion can be supported to varying degree based upon the type (patience, or discount factor) of each agent in the partnership. A special attention is turned to contrasting the implications of the model in the presence of complete as opposed to incomplete information.

28/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01382213 ORDER NO: AAD94-30969

BIDDERS' BEHAVIOR AND STRATEGY IN THE CZECHOSLOVAK VOUCHER PRIVATIZATION

SCHEME (BIDDING)

Author: MA, CHIA-YING

Degree: PH.D. Year: 1994

Corporate Source/Institution: LEHIGH UNIVERSITY (0105)

Chairman: ARTHUR E. KING

Source: VOLUME 55/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2064. 173 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, HISTORY; ECONOMICS, THEORY

Descriptor Codes: 0501; 0509; 0511

The attractive properties of the Czechoslovak voucher scheme encourage not only satisfaction with the political constraints, but also the efficiency of economic outcomes. Due to the highly dense concentration of voucher investment points in Investment Privatized Funds' (IPFs) hands, researchers have questioned whether a voucher auction process would achieve the primary goal of privatization which is to create effective competition in each sector. The purpose of this study is to make inferences about the IPFs' objective for the acquisition of voucher points from the actual behaviors and strategies in the bidding system to investigate the question.

Based on a game theoretic analysis, this research specifies the bidders 'behaviors and strategies as/with two possible strategic models: a simultaneous bidding model and a sequential bidding model. A simulation study suggests that the behaviors and strategies of bidders under the existing Czechoslovak voucher system are consistent with the sequential bidding strategy model. Results from the study indicate that the IPFs have a large amount of power in determining the results of the auction. The data analysis confirms that individual investors tend to be risk-takers while IPFs are risk averse. This risk averse behavior will dominate a transition economy which will help the system maintain stability while transforming into a market economy.

The strategy of the IPFs as they bid on their targeted firms was to focus on those State Owned Enterprises (SOEs) in which they wanted active involvement in management decisions rather than a simple purchase to diversify their portfolio. The IPFs' dual motives for purchasing shares—to participate in firm operations and to speculate for sale in the future stock market—drove the final prices for SOEs in opposite directions creating a large final price differential between the low and high priced firms. This study supports the conclusion that IPFs have set their strategies in order to establish a functionally diversified portfolio of privatized firms. Because of the high proportion of most IPFs ownership in combination with lower share prices and positive future prospects in the market, a strong financial market will likely develop in the future.

28/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

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01259654 ORDER NO: AAD93-03245

THE ECONOMICS OF ROTATING CREDIT ASSOCIATIONS (CREDIT ASSOCIATIONS)

Author: KUO, PING-SING

Degree: PH.D. Year: 1992

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SAN DIEGO (0033)

Chair: VINCENT CRAWFORD

Source: VOLUME 53/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3323. 134 PAGES
Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

RCAs are important financial intermediations in many LDCs, but there are few economic studies about them. The objective of this dissertation is to gain more understanding about them.

Money pool is decomposed in Chapter 2, it shows that part of the money pool becomes the winner's debt, a bidding in RCAs is equivalent to the competing of a loan contract. A method to the evaluation of loan is

proposed.

The most interesting problem about RCAs is how to bid. I set up a model for the first price **discount** bid RCA, and solve for the symmetric equilibrium bidding strategy. The ex ante and interim expected payoffs are always positive, thus, it is in an agent's interest to **join** and adhere to the RCA. The allocation is efficient in each stage, but not necessary efficient over entire RCA life.

Other topics in Chapter 3 are the comparison between a **discount** bid RCA and a premium bid RCA, and the performance of a random RCA. A premium bid RCA compounds all the interest earnings in previous stages to the money pool of current stage, thus money pools grow over stages. The equilibrium bidding stratge for a premium bid, a future constant money stream, is derived. An equilibrium premium bid can be converted into a **discount** bid with the same present value, but this converted **discount** bid is higher than the equilibrium **discount** bid. Concerning the performance of a random RCA, it is shown that bidders expect to gain nothing from **joining** it.

Chapter 4 shows, the equilibrium bidding strategy in a second price sealed bid RCA is higher than the bidder's true value, thus it is higher than the second price bid in an ordinary auction. A result contrary to the first price bid RCA is that, the winner may get deficit and the losers always make profit.

Chapter 5 shows that the default risk increases bidders' equilibrium bids and determines the organizer's optimal choice of the amount of monthly deposit D and the size of the RCA. Chapter 6 considers a direct revelation mechanism. It gives a condition for such a mechanism to be ex post efficient, and shows that a **discount** bidding RCA is one of many mechanisms that satisfies this condition.

28/5/4 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01223648 ORDER NO: AADNN-66291

COLLUSIVE PRICING WITH INCOMPLETE INFORMATION (GAME THEORY)

Author: LACASSE, CHANTALE

Degree: PH.D. Year: 1991

Corporate Source/Institution: THE UNIVERSITY OF WESTERN ONTARIO (CANADA)

(0784)

Source: VOLUME 53/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 564. 220 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, THEORY

Descriptor Codes: 0501; 0511 ISBN: 0-315-66291-3

Fudenberg and Maskin (1986) find that any feasible and individually rational payoff can be supported by subgame perfect equilibrium strategies in an infinitely repeated game with complete information, if the **discount** rate is low enough. An analogous result holds for the case of finitely repeated games (Benoi t and Krishna (1985)).

These results imply that, if a cartel forms, it will have no difficulty maintaining its collusive agreement. The first part of the thesis investigates when agents choose to collude given the benefits of collusion (cooperative payoffs dominate non-cooperative payoffs) and its cost (agents risk government prosecution). We choose the context of a simple bidding model. Buyers at a first price sealed-bid auction decide whether to collude and decide on a bidding strategy. The government can decide to investigate the bidders based on the price fetched by the object. The sequential equilibrium of this one-shot game is semi-separating. Bidders choose to collude with some positive probability. A high winning bid implies that the bidders were acting non-cooperatively; a low winning bid could have been submitted by a cartel or by non-cooperative buyers. The probability of collusion is monotonically decreasing in the number of players.

Given that the results mentioned above say that any feasible payoff can be attained in equilibrium, they do not restrict the set of achievable collusive outcomes. In the second part of the thesis, we ask whether the

presence of adverse selection narrows the set of collusive outcomes and payoffs in an infinitely repeated game. We examine a Bertrand duopoly where firms have private information about their costs. Firms communicate their cost to decide on a collusive pricing strategy. The communication is modeled using a direct mechanism. The mechanism prescribes a stationary price strategy based of the cost reports. A class of incentive compatible mechanisms is characterized in terms of price outcomes. The proposed model narrows the set of ex ante payoffs and outcomes with respect to the complete information context. The model, however, replicates a conclusion of the complete information models by predicting that any price can be observed in equilibrium when the firms are identical.

28/5/5 (Item 1 from file: 583)
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06148468

Realnuyu tsenu gruzinskovo vauchera opredelyat auktsiony

GEORGIA: VOUCHER PRIVATISATION ON THE WAY

Izvestiya (XFJ) 4 May 1995 p.2B

Language: RUSSIAN

Georgia has started distributing privatisation vouchers in the capitol Tbilisi and in the town of Kutaisi. The nominal value of the voucher is US\$ 30 and the problem with them is how to keep the market value of the vouchers. Presently their black-market price is approximately RUR 60,000 (US\$ 12). The real value of the vouchers will be determined in privatisation auctions where the nominal price of one share in a state company is US\$ 1,46. 750 state-owned businesses will be sold by the 1st of July 1996. Georgia's Ministry of state property has estimated that the price of these businesses totals US\$ 510 mm.

PRODUCT: Economic Programmes (9108); Government Enterprises-Total Govt (

9009);

EVENT: null (00); COUNTRY: USSR (6USS);

28/5/6 (Item 2 from file: 583)

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05642560

Ukraine to Take Crucial First Step On Privatization
UKRAINE - DECREE PERMITS FIRST STEPS TOWARDS PRIVATISATION
Wall Street Journal Europe (WSJ) 20 January 1993 p2

Ukraine: The cabinet has issued a decree allowing an indeterminate number of state enterprises to set up stock companies by 01 July 1993. To start with the State Property Fund, govt entity which controls privatisation, will be the main shareholder in all enterprises planning to be privatised. The firm's workers will receive certificates, which they can invest in their plant, while the remainder of the company will be auctioned. Transport and natural resource firms will not be privatised. Orizon factory, manufacturer of TVs, radios and medical equipment, with 20k employees, has been allowed to start a privatisation experiment. Article discusses privatisation in more detail.

COMPANY: ORIZON

PRODUCT: Economic Programmes (9108); Television Equipment (3651TV); EVENT: ECONOMIC POLICY & PROGRAMMES - NATIONAL (09); COMPANY

PRIVATISATION (12); COUNTRY: USSR (6USS);

28/5/7 (Item 3 from file: 583)

DIALOG(R) File 583: Gale Group Globalbase (TM) (c) 2002 The Gale Group. All rts. reserv.

05404301

BT to convert Pounds 1.69bn loan stock into Eurobonds UK - BT TO CONVERT LOAN STOCK INTO EUROBONDS Financial Times (C) 1992 (FT) 28 October 1992 p29

BRITISH Telecom is to convert Pounds 1.69bn (Dollars 2.75bn) of its loan stock into Eurobonds. This is the latest development in the government's auction of privatised companies' debt to raise around Pounds 1bn this fiscal year. Baring Brothers and the Treasury first announced the auction of BT and electricity sector debt in August. The BT debt to be converted into Eurobonds carries coupons of 12 1/4 to 12 1/2 per cent and matures between 1997 and 2006. BT and the Treasury have agreed to amend the terms of the stock so that it conforms with the terms and conditions of those on the company's existing Eurosterling bonds. The coupons and payment dates of the debt to be auctioned will remain unchanged. Baring Brothers said the move would enhance significantly the marketability of BT's debt and widen its third party investor base. The existing stock pays interest net of withholding tax, while the Eurobonds will pay interest gross. However, traders said yesterday that while marketability would be improved, the high coupons and likely pricing well above par value would be limiting factors on distribution into the international market. Parties wishing to bid must pre- register their interest with Baring Brothers by November 3. Pre-registration implies no commitment to bid. Barings expects to send out particulars of the auction in the first week of November. **

Copyright: Financial Times Ltd 1992

COMPANY: BRITISH TELECOM

PRODUCT: Telecommunications Services (4810); Data Communications (4811DC);

Facsimile Services (4811FS);

DEBT & EQUITY SECURITIES (81);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic

Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

(Item 4 from file: 583) 28/5/8

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04958452

Bude Jihlava zit?

CZECHOSLOVAKIA - JIHLAVAN SOLD ITS PART TO BREGUET Mlada fronta Dnes (MFD) 18 March 1992 pl1

BREGUET Jihlavan (Czechoslovakia) will be registered as a new company in April 1992. Jihlavan (Jihlava, Czechoslovakia), producer of hydraulic equipment and other aircraft components with 900 employees, solved its critical economic situation by the sale of a 33% part to BREGUET (France) at the beginning of March 1992. It had Koruna60 mil debts and Koruna120 mil unredeemable claims towards customers. The French company bought its stake for Koruna55 mil in an auction within privatisation. It will pay Jihlavan another Koruna25 mil for production in process, stock and technical documentation and try to get through it to Germany. The remaining part of the Czech company, which will get access to Western markets, technology and know-how, will be privatised by the coupon method.***

COMPANY: BREGUET JIHLAVAN; JIHLAVAN; BREGUET

PRODUCT: Civil Aircraft Equipment NEC (3728CX);

COMPANY FORMATION (12); COMPANY FORMATION (14); COMPANY

ACQUISITION - 30% - BELOW 40% (16); COMPANY PRIVATISATION (12);

COUNTRY: Czech & Slovak Fed Republic (6CSF);

```
(Item 1 from file: 2)
DIALOG(R) File 2: INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.
         INSPEC Abstract Number: C9803-6130S-064
5834196
 Title: Secure electronic sealed-bid auction protocol with public key
cryptography
 Author(s): Kudo, M.
 Author Affiliation: Res. Lab., IBM Japan Ltd., Yamato, Japan
                                       Fundamentals of Electronics,
             IEICE
                     Transactions on
Communications and Computer Sciences
                                     vol.E81-A, no.1
                                                       p.20-7
  Publisher: Inst. Electron. Inf. & Commun. Eng,
  Publication Date: Jan. 1998 Country of Publication: Japan
 CODEN: IFESEX ISSN: 0916-8508
 SICI: 0916-8508(199801)E81A:1L.20:SESA;1-0
 Material Identity Number: P710-98002
 Language: English
                    Document Type: Journal Paper (JP)
 Treatment: Applications (A); Practical (P)
 Abstract: This paper proposes a secure electronic sealed-bid auction
protocol (SEAP) that provides an auction service on the Internet by
combining three providers: an auction service provider, a key service
         and a time service provider. The SEAP uses public key
cryptography and the concept of a time-key certificate . The most
important property of this protocol is that time-dependent security
requirements can be strictly satisfied. The SEAP satisfies the following
nine security requirements: (a) no one can deny having made a bid; (b) the
protocol should be secure against malicious acts; (c) no bidder can act for
another bidder; (d) no one can know who else is bidding until the time
comes for the bids to be opened, (e) no one can discover the contents of
any of the bids until the time comes for the bids to be opened; (f) the
successful bid must have been submitted before the bidding deadline; (q)
all bidders can verify that the auction policy has been correctly
                                     bidder can be identified without
implemented; (h) the successful
being required to make himself or herself known; and (i) the bidding
contents cannot be altered. The protocol consists of three subprotocols:
the Registration Subprotocol, the Bidding Subprotocol, and the Auction
Subprotocol. The protocol parameters and algorithm are described in detail.
  (16 Refs)
 Subfile: C
 Descriptors: Internet; protocols; public key cryptography
  Identifiers: electronic sealed-bid auction protocol; public key
cryptography; Internet; auction service provider; key service provider;
time service provider; time-key certificate; malicious acts; auction
policy; subprotocols; protocol parameters
 Class Codes: C6130S (Data security); C5640 (Protocols); C7210 (
Information services and centres)
 Copyright 1998, IEE
28/5/10
            (Item 1 from file: 474)
DIALOG(R) File 474: New York Times Abs
(c) 2002 The New York Times. All rts. reserv.
01156673
          NYT Sequence Number: 042354820202
Short-term interest rates rise sharply and cause securities dealers to
  revise upward yields that will be needed to attract buyers for three,
  10 and 30-year Treasury issues scheduled for auction during week.
  Three-month bills sell at average of 13.85%, while six-month bills sell
  at average of 13.846%. Banks and savings institutions will be able to
  offer new six-month certificates at top rate of 14.096%. Graph of
  six-month bills. Key rates chart (M).)
QUINT, MICHAEL
New York Times, Col. 6, Pg. 1, Sec. 4
Tuesday February 2 1982
DOCUMENT TYPE: Newspaper; Statistics JOURNAL CODE: NYT LANGUAGE:
English RECORD TYPE: Abstract
```

SPECIAL FEATURES: Chart; Graph

COMPANY NAMES: TREASURY, DEPARTMENT OF

DESCRIPTORS: SAVINGS ACCOUNTS AND CERTIFICATES; INTEREST (MONEY);
GOVERNMENT BONDS (FEDERAL); CREDIT (GENERAL); BANKS AND BANKING; BOND
OFFERINGS; BONDS (GOVERNMENT); SAVINGS BANKS (MUTUAL); SAVINGS AND LOAN

PERSONAL NAMES: QUINT, MICHAEL

28/5/11 (Item 2 from file: 474) DIALOG(R) File 474: New York Times Abs

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00876858 NYT Sequence Number: 062610780620

Rates on six-month Treasury bills increase to 7.23% from 7.12%. Three-month bills were auctioned at average yield of 6.67%, up from 6.62% in previous week. Treasury plans to sell \$1.75 billion of 15-year one-month bonds on June 28. Banks for Cooperatives will sell \$470.2 Million of six-month bonds on June 21. Intermediate Credit Bank offers \$858 million of nine-month bonds. Offerings in corporate and tax-exempt bond markets mentioned. New Mexico sold \$27.17 million of revenue bonds. Related item includes detailed statistics on rise in yield on three-month and six-month Treasury bills. Tables of key interest rates, money rates, and new bond issues, graph of yields for three-month Treasury bills (M).)

New York Times, Col. 3, Pg. 1, Sec. 4

Tuesday June 20 1978

DOCUMENT TYPE: Newspaper; Statistics JOURNAL CODE: NYT LANGUAGE:

English RECORD TYPE: Abstract

SPECIAL FEATURES: Graph

COMPANY NAMES: BANKS FOR COOPERATIVES; INTERMEDIATE CREDIT BANKS, FEDERAL; TREASURY, DEPARTMENT OF THE

DESCRIPTORS: BOND OFFERINGS; BOND PRICES AND TRADING VOLUME; BONDS

(GOVERNMENT); BONDS (CORPORATE); INTEREST (MONEY); SAVINGS ACCOUNTS AND CERTIFICATES; STATISTICS; VARIABLE INTEREST (MONEY)

PERSONAL NAMES: ALLAN, JOHN H

GEOGRAPHIC NAMES: NEW MEXICO

28/5/12 (Item 1 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

(c) 2002 The New York Times. All rts. reserv.

07037609 NYT Sequence Number: 000000951222 WORLD WIRE: CZECHS DETAIL PRIVATIZATIONS Wall Street Journal, Col. 4, Pg. 5, Sec. A

Friday December 22 1995

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Czechoslovakia has privatized 70% of all property selected for direct sales, auctions or coupon privatizations, according to a National Property Fund official (S)

28/5/13 (Item 1 from file: 139)

DIALOG(R) File 139: EconLit

(c) 2002 American Economic Association. All rts. reserv.

440202

TITLE: The Price of Car Ownership in Singapore: An Empirical Assessment of the Coe Scheme

AUTHOR(S): Chu, Singfat; Goh, Mark

AUTHOR(S) AFFILIATION: National U Singapore; National U Singapore

JOURNAL NAME: International Journal of Transport Economics,

JOURNAL VOLUME & ISSUE: 24 3,

PAGES: 457-72

PUBLICATION DATE: October 1997

ISSN: 0391-8440

DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract

ABSTRACT: Since May 1990, vehicle ownership in land-scarce Singapore has been managed through the innovative Certificate of Entitlement (COE) scheme. This requires buyers of new vehicles (with few exceptions) to obtain a COE before their vehicles can ply local roads Limited supplies of COEs are made available to the public at monthly auctions. This paper assesses the trend and behaviour of COE bidding during its first six years of existence. It is found that the synergy of growing economic affluence, controlled supply of COEs and interference by car distributors have influenced bidding psychology and have led to high COE premia. Furthermore, the uniform-price auction system does not appear to promote sophisticate bidding based on pertinent economic factors.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Singapore

DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis (D120); Transportation: Demand, Supply, and Congestion (R410 DESCRIPTOR(S) (Pre-1991): Consumer Economics--Expenditure Patterns and Consumption of Specific Items (9212); Consumer Economics--Living Standards, Composition of Overall Expenditures, and Empirical Consumption and Savings Studies (9211); Consumer Economics; Levels and Standards of Living--General (9210); Urban Transportation Economics (9330)

28/5/14 (Item 2 from file: 139)

DIALOG(R) File 139: EconLit

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349558

TITLE: Equilibrium Mechanisms in a Decentralized Market

AUTHOR(S): Peters, Michael

AUTHOR(S) AFFILIATION: U Toronto

JOURNAL NAME: Journal of Economic Theory,

JOURNAL VOLUME & ISSUE: 64 2,

PAGES: 390-423

PUBLICATION DATE: December 1994

ISSN: 0022-0531

DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract

ABSTRACT: A large decentralized market where buyers have private information about the idiosyncratic value of an exchange opportunity with a seller is studied. The seller offers the buyer a contract or mechanism as soon as he is matched. It is shown that, if the discount factor is high enough, there will be a symmetric market equilibrium in which all sellers offer simple fixed price mechanisms. Along the equilibrium path these mechanisms will be ex ante inefficient. Prices will be too high and the extent of search by buyers too low. (c) 1994 Academic Press, Inc.

DESCRIPTOR(S) (1991 to Present): Asymmetric and Private Information (D820); Auctions (D440

DESCRIPTOR(S) (Pre-1991): Theory of Uncertainty and Information (0261); Microeconomics--Theory of Auction Markets (0227 COMPANY NAMES (DIALOG GENERATED): Academic Press Inc

28/5/15 (Item 3 from file: 139)

DIALOG(R) File 139: EconLit

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317106

TITLE: Testing for Price Anomalies in Real Estate Auctions

AUTHOR(S): Ashenfelter, Orley; Genesove, David AUTHOR(S) AFFILIATION: Princeton U and NBER; MIT

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 4036 PAGES: 9

PUBLICATION DATE: March 1992

AVAILABILTY: Copies available from: National Bureau of Economic Research,

1050 Massachusetts Avenue, Cambridge, MA 02138

PRICE: \$5.00

DOCUMENT TYPE: Working Paper ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper reports on the results of an auction sale of 83 condominium apartment units in New Jersey. At the auction every unit was hammered down, but, unknown to the 2,348 registered bidders, 40% of the sales fell through. Prices in the subsequent sale of condominium units in face to face negotiations resulted in identical units selling for 13% less than they fetched at auction and the discount was largest for those units hammered down early in the auction. These results are inconsistent with the usual predictions from the theory of common value auctions and suggest that uninformed bidders in this auction may have been the subject of a "winner's curse" which generated considerable profit for the seller.

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DESCRIPTOR(S) (1991 to Present): Auctions (D440); Value Theory (D460 DESCRIPTOR(S) (Pre-1991): Microeconomics--Theory of Auction Markets (0227); Macroeconomics--Theory of Aggregate Distribution (0235); Microeconomics--Theory of Factor Distribution and Distributive Shares (0224

28/5/16 (Item 4 from file: 139)

DIALOG(R) File 139: EconLit

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315250

TITLE: Repeated Trade and Asymmetric Information: A Principal-Agent Analysis in the Auction Framework

AUTHOR(S): Lebrun, Bernard

AUTHOR(S) AFFILIATION: VA Polytechnic Institute and State U PUBLICATION INFORMATION: Virginia Polytechnic Institute and State University Working Paper in Economics: E91-05-01 PAGES: 82 PUBLICATION DATE: May 1991

AVAILABILTY: Copies available from: Department of Economics, Sandy Hall, Virginia Polytechnic Institute and State University, Blacksburg, Virginia 24061

PRICE: free by request

DOCUMENT TYPE: Working Paper ABSTRACT INDICATOR: Abstract

ABSTRACT: A purchaser (typically a governmental agency) awards projects to a producer through repeated auctions. The bidders' costs of production are stochastic and their actual values at each period are unknown to the purchaser. Moreover this governmental agency (call it "the State") has imperfect information about the true cost structure and hesitates between two cost probability distributions. We study the equilibria of the repeated game with discounting. One of the main results is the full characterization, for the discount factor tending towards one, of the expected payoffs or profits achieved when the players follow Nash equilibrium strategies. Each Nash agreement turns out to be approximately equivalent to a pure perfect Bayesian equilibrium characterized by average prices and a convex combination of average probabilities of trade.

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DESCRIPTOR(S) (1991 to Present): Asymmetric and Private Information (D820); Auctions (D440); Cooperative Games (C710

DESCRIPTOR(S) (Pre-1991): Theory of Uncertainty and Information (0261); Microeconomics--Theory of Auction Markets (0227); Game Theory and Bargaining Theory (0262

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(Item 5 from file: 139)
DIALOG(R) File 139: EconLit
(c) 2002 American Economic Association. All rts. reserv.
TITLE: Sequential Incentive Mechanism Design and the Incomplete Revelation
     Principle
 AUTHOR(S): Kumar, Praveen
 AUTHOR(S) AFFILIATION: Graduate School of Industrial Administration,
    Carnegie-Mellon U
 PUBLICATION INFORMATION: Carnegie-Mellon Graduate School of Industrial
    Administration Working Paper: 22 PAGES: Not Available
 PUBLICATION DATE: October 1985
 AVAILABILTY: Copies available from: Graduate School of Industrial
    Administration, Carnegie-Mellon University, Schenley Park, Pittsburgh,
 PRICE: No Charge
 DOCUMENT TYPE: Working Paper
 ABSTRACT INDICATOR: Abstract
 ABSTRACT: We study the problem of consistent mechanism design in a finite
    horizon economy. The mechanism design is modelled as an extensive form
    game of incomplete information and a refinement of the sequential
    equilibrium (Kreps and Wilson 1982), called the structural hierarchical
    equilibrium is used as a solution concept. It is shown that the
    Revelation Principle does not apply, and the problem with constructing
    equivalent truth revealing mechanisms is related to the data of the
    model -- the
                     discount factors, initial priors, and the optimizing
    horizon of the players. A two period sequential auction mechanism
    design example is presented to demonstrate the case where it is not
    desirable from the principal's point of view to induce truthful
    revelation. The concept of incentive compatible incomplete revelation
    (ICIR) mechanisms is introduced and the Revelation Principle is
                 to the Incomplete Revelation Principle: The optimal
    generalized
    incentive mechanism in the class of all sequential incentive mechanisms
    is an ICIR mechanism. The Incomplete Revelation Principle is then
    generalized to the case where, (a) the private information of the agents is itself evolving over time, and (b) where agents only receive
    signals correlated with the actual messages sent to the principal.
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    Press
 DESCRIPTOR(S) (Pre-1991): Economics of Uncertainty and Information; Game
    Theory and Bargaining Theory: General (0260)
             (Item 6 from file: 139)
 28/5/18
DIALOG(R) File 139: EconLit
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291594
TITLE: Reputation Selling in Feeder Cattle Teleauctions
 AUTHOR(S): Turner, Steven C.; McKissick, John; Dykes, Nancy S.
 AUTHOR(S) AFFILIATION: U GA; U GA; U GA
 JOURNAL NAME: Review of Agricultural Economics,
 JOURNAL VOLUME & ISSUE: 15 1,
 PAGES: 9-19
 PUBLICATION DATE: January 1993
 DOCUMENT TYPE: Journal Article
 ABSTRACT INDICATOR: Abstract
 ABSTRACT: Recent research to identify significant factors that influence
    feeder cattle prices has focused on cattle and market characteristics.
    The research reported here used data from Georgia teleauctions during
    the 1977 to 1988 period to determine the possible impact of seller's
     reputation on price. Both significant premium and discount sellers
    were identified for two of the three teleauction organizers. The
    teleauction organization that transferred the least amount of
    information about the cattle had the greatest number of reputation
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sellers while the organization with the most information about sellers' cattle given to buyers **registered** no significant seller reputations. Reputations can help buyers estimate quality in the absence of complete information.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Agriculture: Aggregate Supply and Demand · Analysis; Prices (Q110); Auctions (D440

DESCRIPTOR(S) (Pre-1991): Agricultural Supply and Demand Analysis (7110); Microeconomics--Theory of Auction Markets (0227

30/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01498247 ORDER NO: AAD96-26731

VALUE MEASUREMENT FOR NEW PRODUCT CATEGORY: A CONJOINT APPROACH TO ELICITING VALUE STRUCTURE

Author: HEGER, ROLAND HELMUT

Degree: PH.D. Year: 1996

Corporate Source/Institution: PORTLAND STATE UNIVERSITY (0180) Source: VOLUME 57/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1740. 328 PAGES

Descriptors: BUSINESS ADMINISTRATION, MARKETING; ECONOMICS,

COMMERCE-BUSINESS

Descriptor Codes: 0338; 0505

Ability to measure value from the customer's point of view is central to the determination of market offerings: Customers will only buy the equivalent of perceived value, and companies can only offer benefits that cost less to provide than customers are willing to pay. Conjoint analysis is the most popular individual-level value measurement method to determine relative impact of product or service attributes on preferences and other dependent variables.

This research focuses on how value measurement can be made more accurate and more reliable by measuring the relative influence of selected methodological variations on performance in prediction and on stability of value structure, and by grouping customers with similar value structure into segments which respond to product stimuli in a similar manner. Influences of the type of attributes included in the conjoint task, of the factorial design used to construct the product profiles, of the type and form of model, of the time of measurement, and of the type of cluster-based segmentation method, are evaluated.

Data was gathered with a questionnaire that controlled for methodological variations, and with a notebook computer as the measurement object. One repeated measurement was taken.

The study was conducted in two phases. In Phase I, influences of methodological variations on accuracy in prediction and on respective value structure were examined. In Phase II, different cluster-based segmentation methods—hierarchical clustering (HIC), non-hierarchical clustering (NHC), and fuzzy c-means clustering (FUC)—and according conjoint models were evaluated for their performance in prediction and in comparison with individual—level conjoint models. Results show the best models for a variety of design parameters are traditional individual—level, main—effects—only conjoint models. Neither modeling of interactions, nor segment—level conjoint models were able to improve on prediction. Best segment—level conjoint models were obtained with a fuzzy clustering method, worst models were obtained with k-means and the most fuzzy clustering approach.

In conclusion, conjoint analysis reveals itself as a reliable method to measure individual customer value. It seems more **rewarding** for improvement of accuracy in prediction to apply repeated measures, or gather additional data about the respondent, than to attempt improvement on methodological variations with a single measurement.

30/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01332408 ORDER NO: AAD94-03924

THE IMPACT OF PERFORMANCE INCENTIVES ON PROVIDING JOB TRAINING TO THE POOR: THE JOB TRAINING PARTNERSHIP ACT (JTPA)

Author: CRAGG, MICHAEL IAN

Degree: PH.D. Year: 1993

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

ADVISER: THOMAS E. MACURDY

Source: VOLUME 54/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3527. 112 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, LABOR; EDUCATION, ADULT AND

CONTINUING; SOCIOLOGY, INDUSTRIAL AND LABOR RELATIONS

Descriptor Codes: 0501; 0510; 0516; 0629

The Job Training Partnership Act (JTPA) performance management system removes the federal and state governments from direct training provision so that administrators in local areas can adjust the services provided and involve local business. At the same time, federal and state governments adopt performance standards to guarantee the achievement of policy goals. Local areas that exceed standards are rewarded and those that fail are sanctioned.

The incentive mechanism adopted suffers from significant information problems. Performance standards imperfectly reflect policy goals explicitly stated in terms of changes in employment and earnings. Existing standards measure levels of employment and earnings following training. Therefore they have both desirable and undesirable effects. On the one hand, they may induce subcontractors to become more effective teachers. On the other hand, training providers may take advantage of the moral hazard problem associated with using post-training measures instead of value-added measures by substituting harder-to-train clients with those more easily placed in high-wage jobs (cream-skimming). These effects are not necessarily mutually exclusive: high-effort combined with cream-skimming may lead to targeting those for whom the value -added is largest. Thus, the performance standards adopted may either increase or decrease the value-added return to training.

This study examines how in practice training providers respond to the JTPA incentive system using data that characterizes state variation in incentives and a random sample of JTPA eligible and trained young adults. I find that higher incentives encourage enrollment of individuals with more work experience. This may reflect service providers targeting services to individuals for whom the value-added is largest or it may arise from the moral hazard problem. Therefore, I analyze both whether value-added is higher for more experienced enrollees and whether stronger incentives lead to higher value-added. The measure of value-added is the increase in annual earnings from pre- to post-training. I find that stronger incentives increase value-added and that returns are lower for more experienced individuals. These gains are large enough to compensate for shifting the enrolled population to those for whom value-added is lower.

34/5/1 (Item 1 from file: 35)
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01203336 ORDER NO: AAD92-06843

A FRAMEWORK FOR DETERMINING OPTIMAL PETROLEUM LEASING (OPTIONS, AUCTIONS)

Author: ROBINSON, DOUGLAS ROSS

Degree: PH.D. Year: 1991

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Adviser: JOHN P. WEYANT

Source: VOLUME 52/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3386. 263 PAGES

Descriptors: ECONOMICS, THEORY; ECONOMICS, FINANCE

Descriptor Codes: 0511; 0508

This dissertation presents a framework for analyzing the proceeds to a seller of mineral rights under different auction mechanisms. The techniques of auction theory and option theory are combined to allow valuation under both geologic and oil price uncertainty. Previous models have captured only geologic uncertainty in comparing sale schemes. The framework of this dissertation collapses to that of Reece (1978, 1979a, b) if oil price volatility is zero.

The primary motivation for developing this framework is to understand the prevalence of leasing in transferring ownership of oil properties. Under a standard oil lease, the landowner sells an oil company the right to explore and develop a tract of land for a fixed period of time. If oil is found, a fraction of the revenues is reserved for the landowner. Compared to the outright sale of the minerals, leasing has the disadvantages of: (1) lowering total oil field value through alteration of investment incentives; (2) providing the seller with a more risky cashflow; and (3) increasing legal and administrative costs. In this dissertation, it is demonstrated that in lease sales as compared to full mineral interest sales, the relative disadvantages are offset by more effective value transfer to the seller. For the base case parameters, the optimal lease in a bonus auction gives the seller 28% more value than the sale of the full mineral interest.

There is a loss in the leasing process from distortion of development timing incentives. Additionally, there is a loss in the auction process itself with respect to transfer of value to the seller. The optimal arrangement is a tradeoff to minimize the sum of these costs.

Other interesting results realized through this framework include: (1) In auctions for options, bonus bidding with a fixed royalty can dominate royalty bidding. (2) As has been shown by previous authors, profit share bidding dominates both bonus and royalty bidding. (3) In the absence of transactions costs, the optimal term for bonus auctions is zero. With transactions costs, the optimal term is positive but finite. (4) In examples considered, the optimal fixed royalty is larger than that currently used in practice.

34/5/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09735322

Kentucky offers Hyundai US\$ 123m incentive to build plant US: Kentucky lures Hyundai with perks worth US\$ 123mn Business Times Malaysia (XAR) 02 Apr 2002 p.10 Language: ENGLISH

In the US, two states are vying to have Hyundai Motor Co Ltd <South Korean automobile maker> to build a plant in their respective state, with an offer to float bonds from Kentucky in a bid to select Glendale as the chosen site. The state intends to raise US\$ 123mn from the selling of bonds. The sum of US\$ 20mn will be used to purchase the 1,000-acre odd parcel of land from the total and US\$ 50mn grant to help in the cost of constructing the plant. The state plans to build a highway interchange near

the site costing US\$ 32mm. The state hopes that this will make Hyudai select Kentucky in place of Alabama for the plant that will likely employ 1,800 people and produce 300,000 vehicles yearly by 2005 when operations commence.

commence.

COMPANY: HYUNDAI MOTOR

PRODUCT: Cars (3711CA); Highways & Streets Constructn (1611);
EVENT: Capital Expenditure (43);
COUNTRY: South Korea (9SOK); United States (1USA);

34/5/3 (Item 1 from file: 2)

DIALOG(R) File 2: INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

5380356 INSPEC Abstract Number: C9611-7104-007

Title: A market-based approach to workflow automation

Author(s): Harker, P.T.; Ungar, L.H.

Author Affiliation: Dept. of Syst. Eng., Pennsylvania Univ., Philadelphia, PA, USA

Conference Title: Proceedings of the NSF Workshop on Workflow and Process Automation in Information Systems: State-of-the-Art and Future Directions p.108-13

Editor(s): Sheth, A.

Publisher: Univ. Georgia, Athens, GA, USA

Publication Date: 1996 Country of Publication: USA 164+34 suppl. pp.

Material Identity Number: XX96-01328

Conference Title: Proceedings of NSF Workshop on Workflow and Process Automation in Information Systems: State of the Art and Future Directions Conference Sponsor: Nat. Sci. Found.; Univ. Georgia

Conference Date: 8-10 May 1996 Conference Location: Athens, GA, USA Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: We propose a market-based approach to workflow problems in which human and computer agents bid for tasks and resources in an open market or auction, and demonstrate its applicability to a small business application process. Workflow problems generally require the coordination of many workers, machines and computers. Markets provide a natural mechanism for scheduling tasks and allocating resources. Markets serve many functions: bidding provides asynchronous communication between different agents, allowing them to communicate their capabilities, utilities, and availabilities while hiding irrelevant details of the individual work processes. Auctions optimize the allocation of tasks and resources and determine transfer prices. By properly structuring the compatibility can be assured, so that agents are incentive rewarded for being productive and for giving truthful and accurate assessments of their utilities. The decentralized structure of a market also facilitates longer term learning by individual agents. Optimization theory and operations research provide some insight into the limitations of distributed systems such as markets and suggest cases where the decentralized market must be supplemented by a central controller which uses market intervention to assure stability and global optimality. (26 Refs)

Subfile: C

Descriptors: business data processing; office automation; operations research; optimisation; software agents

Identifiers: market-based approach; workflow automation; computer agents; open market; small business loan application process; scheduling; asynchronous communication; incentive compatibility; decentralized structure; operations research; optimization theory; global optimality

Class Codes: C7104 (Office automation); C6170 (Expert systems); C1180 (Optimisation techniques); C1290D (Systems theory applications in economics and business)

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596262

REVIEW OF: Market microstructure: Intermediaries and the theory of the firm

REVIEWER(S): YAVAS, ABDULLAH

REVIEWER(S) AFFILIATION: Smeal College of Business, PA State U

JOURNAL NAME: Journal of Economic Literature,

JOURNAL VOLUME & ISSUE: 40 1,

PAGES: 166-68

PUBLICATION DATE: 2002

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DOCUMENT TYPE: Book Review

BOOK(S) REVIEWED:

Spulber, Daniel F.. Market microstructure: Intermediaries and the theory of the firm. Cambridge; New York and Melbourne: Cambridge University Press, 1999. (ISBN: 0-521-65025-9 cloth; 0-521-65978-7 pbk)

DESCRIPTOR(S) (1991 to Present): Organizational Behavior; Transaction Costs; Property Rights (D230); Market Structure and Pricing: Oligopoly and Other Forms of Market Imperfection (D430)

37/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

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01782441 ORDER NO: AADAA-I9995293

Competitive bidding in mergers and acquisitions

Author: Thum, Oliver

Degree: Ph.D. Year: 2000

Corporate Source/Institution: Stanford University (0212)

Adviser: Ronald A. Howard

Source: VOLUME 61/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4489. 130 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508 ISBN: 0-493-03278-9

The major goal of this research is to develop a framework for evaluating cooperative bidding strategies in takeover auctions . Based on the concepts of decision analysis, this dissertation expands the role of normative decision theories to applications of real options theory which are traditionally in the domain of financial economics. The hypothesis of this research is that it is possible to quantify the benefits from bidder cooperation in takeover auctions by use of a decision analysis-based valuation framework. It will be shown that the value of cooperation to one bidder is equal to the difference between the certain equivalent in an auction deal with the option to cooperate and the same deal without this option. The value of the auction deal, the certain equivalent, is assumed to be a function of the optimal bid level in a first-price sealed-bid auction . The research then shows that the value of cooperation is determined by the bidder revenues and the level of competition following such a cooperation strategy. The revenue effect depends mainly on the value the bidder assigns to the target firm for varying levels of corporate control; the competition effect is influenced by the elimination of bidder competition and, thus, a decrease in the expected takeover premium. Finally, the probability with which a third party makes an offer for the target firm is relevant as to whether bidder cooperation is feasible. This probability is assessed using the RunupDetector, a statistical model developed to analyze the target stock's abnormal returns prior to the initial bid and to transform this data into an estimator of whether the market expects either a single- or a multiple-bidder contest to occur.

37/5/2 (Item 2 from file: 35)
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01776340 ORDER NO: AADAA-19990456

Market potential for pork products with embedded environmental attributes: An experimental approach

Author: Hurley, Sean Patrick

Degree: Ph.D. Year: 1999

Corporate Source/Institution: Iowa State University (0097)

Major Professor: James B. Kliebenstein

Source: VOLUME 61/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4107. 241 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

ISBN: 0-599-97202-5

This dissertation focuses on determining benefits or value of environmental improvements in agricultural production, specifically, with an application to the pork industry. Values or benefits from reduced odor, reduced manure run-off, and reduced manure spills were elicited from consumers from Iowa, Kansas, Vermont, Oregon, and North Carolina. For the study, two pound packages of pork chops with selected combinations of air,

ground water, and surface water environmental attributes were used to obtain consumer willingness-to-pay for environmental improvements. These benefits or willingness-to-pay for improved environmental practices have been obtained through research using a multiple trial second-price sealed-bid auction .

A focus of this dissertation is to investigate the relationship between willingness-to-pay for embedded environmental attributes and socioeconomic characteristics. The dependent variables analyzed had a mix of continuous and discrete points within the distribution because of self-selectivity. Given this, a two-stage econometric procedure employing a polychotomous choice function, specifically an ordered probit, was used to investigate this relationship. Predictive ability of the model was limited and sensitive to the variables included.

Two measures of willingness-to-pay for improved environmental attributes were developed and examined. It was found that under both these measures, approximately two-thirds of the participants indicated they would be willing to pay a premium for pork products with embedded environmental attributes. The average premium paid by premium payers under both measures ranged from \$1.62 to \$2.23 for the package with all three embedded environmental attributes. Statistical methods were used to examine whether there were differences in premiums with differing levels of embedded environmental attributes. Examining the premiums across the different locations in this study shows that there were no significant differences in the premium level by location. Demographic and attitudinal data of the participants in this study are presented. Statistical tests are employed to see whether they are significantly different across premium payers and non-premium payers.

37/5/3 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01680459 ORDER NO: AAD99-14947

HYBRID VALUE AND SEQUENTIAL AUCTIONS (BIDDING, HOUSING)

Author: XI, JINGZE

Degree: PH.D. Year: 1998

Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)

Chair: CURTIS R. TAYLOR

Source: VOLUME 59/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4496. 93 PAGES
Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

This dissertation investigates theoretical issues of hybrid auction and sequential auction as a signaling game.

Chapter I gives an extensive review on the important results obtained in the field of auction in the past thirty years, with particular emphasis on recent and current empirical research.

Chapter II develops around the theme of how to auction off a hybrid object, one composed of two parts, a private component and a common component.

Section II.2 analyses a first-price auction model of a hybrid object. Our major finding is that under certain conditions, a fully separating equilibrium exists, in which the bids submitted by bidders reveal the kind of information they privately possess about the common component. However this information aggregation is achieved at the cost of allocative efficiency. We therefore give a formula to evaluate the severity of inefficiency.

Section II.3 studies bidding behavior in an English auction. A bidding program based on Bayesian updating is developed and a simulation produces drastic herding behavior and extreme market boom and bust cycle. A comparison is made between our findings and some current research on " almost common" value models.

Chapter III analyses a housing model. Our **focus** is on how the **amount** of time the house stays on the market shapes buyer's beliefs about its quality and how the seller can design a selling scheme to use time on

the market to take advantage of various information regimes. Also built on Taylor (1998), this chapter uses a second-price auction only as a convenient vehicle to demonstrate price formation. We further extend the model to cover the case of low-quality house instead of zero-quality house. This enrichment of the model produces many interesting results not observed in the original zero quality model. Under different information regimes, market price may unambiguously signal the quality of the house, or it may completely fail to do so. Or market price may fail to signal quality in the beginning, but as time wears on, it may eventually reflect quality.

37/5/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01639605 ORDER NO: AAD98-31856

AN EXPERIMENTAL AND EMPIRICAL INVESTIGATION OF THE FCC'S SPECTRUM AUCTIONS (FEDERAL COMMUNICATIONS COMMISSION, RADIO SPECTRUM LICENSES)

Author: MEI, YU Degree: PH.D. Year: 1998

Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)

Director: VERNON SMITH

Source: VOLUME 59/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1264. 121 PAGES

Descriptors: ECONOMICS, GENERAL; POLITICAL SCIENCE, PUBLIC

ADMINISTRATION; MASS COMMUNICATIONS

Descriptor Codes: 0501; 0617; 0708

Beginning in 1994, the Federal Communication Commission (FCC) started to use auctions for the allocation of scarce radio spectrum licenses. The spectrum auctions have drawn widespread attention as policy makers and economists are interested in how effectively these auctions can raise revenues while promoting efficient allocations. The first chapter provides a broad survey of the PCS auctions and of the developments in Broadband PCS and cellular industries that relate to the PCS auctions. The survey discuss how technology, geography, policy and the firm's industry circumstances affect firms' valuations of the spectrum and are important determinants of the efficient design of the spectrum auctions, as well.

The presence of different types of communications providers, cellular providers, wireline providers, and new PCS providers, in the PCS auctions lead to asymmetries in valuations and information. In theory, this structure has a qualitative affect on common value auction outcomes. In laboratory experiments, bidders are found to overbid, much like the findings in previous common value auction experiments, however, the less informed bidders suffer from much stronger overbidding than the informed bidders, and this overbidding can persist over many periods. In the presence of overbidding, additional public information reduced the seller's average revenues. Experience and feedback diminishes but does not eliminate overbidding.

In Chapter 3, bidding data from the Interactive Video and Data Service auction, one of the FCC's earliest spectrum auctions are analyzed. Bidding behavior confirms the hypotheses that (1) the larger the area, given the population, the lower the valuation; (2) the larger the population, the higher the income, and the faster the population grows, the higher the valuation; and (3) the number of bidders, the availability of discounts to some bidders, the earlier in the sequence that an auction occurs all positively influence the amount of the winning bid. In addition, licenses in areas with greater population or in auctions with more participating bidders are more likely to be defaulted. Finally, designated entities who receive a bidding discount are significantly more likely to default.

37/5/5 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01621230 ORDER NO: AAD98-18101

PURCHASE PRICES AND ABNORMAL RETURNS IN UNITED STATES BANKING INDUSTRY MERGERS AND ACQUISITIONS: 1989-1995

Author: ZHANG, XUECHUN

Degree: PH.D. 1997

Corporate Source/Institution: THE AMERICAN UNIVERSITY (0008)

Chair: ROBERT FEINBERG

VOLUME 58/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4753. 139 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, BANKING

Descriptor Codes: 0508; 0770

This study examines the purchase prices and the abnormal returns in mergers and acquisitions in the U.S. banking industry during 1989-95. It consists of two parts of empirical work. The first part, the comparison of deposit premiums paid in private branch sales with those in federally assisted failed institution sales, suggests that in the government-assisted failed branch sales, the FDIC and RTC subsidized the buyers of the failed-bank and thrift branches during 1989-91. After 1991, the deposit premium differences between the two types of deals were negligible, indicating that there may not be any government subsidization in the last four years of our observation period. Moreover, the two-stage ordinary least squares models show that the target 's value is different for different buyers, which provides evidence for that the branch sales may be independent private value auctions .

In addition, this paper shows that industry level variables are statistically significant in determining the purchase premium, which also holds true in the second part of the empirical work dealing with private whole bank and thrift mergers.

The second part of the empirical study examines the merger prices and the abnormal returns (ARs) of the private whole bank and thrift transactions. Not surprisingly, the current study finds that the merger prices (the ratio of tangible book value premium to core deposit) are significantly higher in the deals involving publicly traded buyers or sellers, which indicates that the capital market plays an important role in determining the merger price. The shareholders of the target firms gain large positive ARs after the transaction announcement, whereas the shareholders of the acquiring firms gain much less, although still positive returns from the merger. On average, the overall returns of the buyers and sellers are positive. Similar results are also confirmed by the seemingly unrelated regression (SUR) models.

The study of ARs features a model that enables an analysis of the effects of consecutive deals made by the same buyers. The average AR resulting from the first deal is much higher than those of the second deal, implying that if a firm jumps to another deal before it can digest the previous transaction, the market shows its skepticism in the form of lower improvements in the buyer's stock price. However, once convinced of the buyer's ability in handling mergers and acquisitions, the market responds positively to its future deals, which is shown in the higher ARs in the third deals conducted by the same buyer. Nevertheless, we cannot draw a general conclusion on how previous deals affect the more recent transactions, because there is a wide dispersion in the measured ARs associated with "termed" deals.

(Item 6 from file: 35) 37/5/6 DIALOG(R)File 35:Dissertation Abs Online (c) 2002 ProQuest Info&Learning. All rts. reserv.

01415001 ORDER NO: AADAA-IMM93895 AUCTIONING PRIVATE USE OF PUBLIC LAND

Author: FROESE, DENISE MARIE Degree: M.A.

Year: 1994

Corporate Source/Institution: UNIVERSITY OF CALGARY (CANADA) (0026)

Supervisor: E. WILMAN

Source: VOLUME 33/04 of MASTERS ABSTRACTS.

PAGE 1114. 169 PAGES

Descriptors: ECONOMICS, GENERAL; URBAN AND REGIONAL PLANNING

Descriptor Codes: 0501; 0999 ISBN: 0-315-93895-1

Parks Canada negotiates leases with residents and businesses located in national parks for land on which their buildings are situated. Under current leasing provisions, rent collected by Parks Canada is less than the true economic value the leases provide.

The focus of this thesis is the development of auction procedures to increase Parks Canada's revenue when allocating leases for the following types of facilities: (i) services provided by sunk capital assets; and (ii) services provided by non-sunk capital assets. For the first type of facility, it is suggested that an incentive contract is designed according to principal-agent model theory, and subsequently auctioned to the bidders. For the second type of facility, data from the auction of outfitter-guide allocations provides evidence of the effects of the relative economic efficiency and differential revenue-generating potential of sealed-bid versus open auctions .

37/5/7 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

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01274841 ORDER NO: AAD93-05349

SYNERGY, IMPROVEMENT, AND THE DIVISION OF THE TAKEOVER GAINS BETWEEN THE BIDDER AND THE TARGET (CORPORATE CONTROL)

Author: ZHANG, HANG

Degree: PH.D. Year: 1992

Corporate Source/Institution: GEORGIA STATE UNIVERSITY (0079)

Chairperson: THOMAS H. NOE

Source: VOLUME 53/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3628. 174 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0508; 0454

The purpose of this study is to analyze how the sources of gains and the target's ownership structure in corporate takeovers affect the returns to the shareholders of the bidder and target. A theoretical model is developed first, and then the implications of the model are empirically tested using a sample of corporate takeovers between 1970 and 1986.

This study extends the finite shareholders model analyzed by Bagnoli and Lipman (1988), and Holmstrom and Nalebuff (1991). However, while previous takeover models assume that gains from takeovers derive from improving the performances of targets, it is assumed in this study that gains from takeovers are derived from improvement as well as synergy. The distinction between the two sources of gains is the following. Improvement gain comes from improving the performance of the target, and synergistic gain comes from the combination of complementary resources without requiring the improvement of performance of either the target or the bidder.

The major result of the study is that when there are both synergistic and improvement gains, the freerider problem analyzed in previous models is alleviated and will no longer prevent the bidder from executing value-increasing takeovers. In fact, there exists equilibria in which the bidder can offer a bid that is above the post-takeover value of the target, succeed with certainty, and make a profit. Further, the optimal offer price and the bidder 's profitability is shown to be a function of the ratio of the synergistic gain to the improvement gain. Finally, competition among bidders tends to increase the offer price, reduce the roll of the pivotal shareholders, and increase the probability of success.

The empirical results provide substantial support for the model. The findings show that bidders make better returns in synergistic takeovers than improvement takeovers. The pivotal roll of shareholders is found to be significant in explaining shareholders returns. Namely, bidders make better returns for closely-held targets and targets with large shareholders. The

opposite is true for the returns to the target shareholders. As predicted by the model, the above relationships are found to be stronger and more significant for non-competed takeovers.

37/5/8 (Item 8 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01168010 ORDER NO: AAD91-22726

THE EFFECT OF INFORMATION LEAKAGE IN THE MARKET FOR CORPORATE CONTROL (INSIDER TRADING)

Author: FREEMAN, BARRY TODD

Degree: PH.D. Year: 1991

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (

0031)

Chair: BENJAMIN KLEIN

Source: VOLUME 52/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1022. 135 PAGES
Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

Recent insider trading convictions have led to a multitude of lawsuits filed by bidding firms alleging that illegal trading activity caused them to pay a greater price for the acquisition of the target. The bidder's claim that the runup in the target's stock, caused by the release of confidential information, required them to increase the premium offered to the target firm. This dissertation examines the effect of information leakage on bidding firms prior to the announcement of a tender offer. Rumors that a firm is a takeover candidate can harm the bidder in three ways. First, leakage increases the bidder's cost of acquiring a foothold stake by increasing the target's stock price. Second, the information allows the target more time for implementation of defensive strategies. And finally, the information may increase competition for the target by alerting other likely bidders to the unrecognized value of the

The empirical evidence does not support the bidder's claim that information leakage, by increasing the price of the target shares, caused the bidders to pay a higher premium. However, the results indicate that information leakage hurts bidding firms in hostile tender offers by increasing the likelihood the target will be able to successfully resist the bidder and raising the probability of the bidder encountering competition for the target. These results support the hypothesis that the effect of information leakage depends on the bidder's contribution to the total takeover gains.

37/5/9 (Item 9 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01155766 ORDER NO: AAD91-14012

USING OWNERSHIP AND MARKET STRUCTURE COVARIATES TO PARTLY EXPLAIN THE ECONOMIC PERFORMANCE OF BIDDING FIRMS IN ACQUISITIONS, 1981-1985

Author: GOUGH, NEWELL

Degree: PH.D. Year: 1990

Corporate Source/Institution: THE UNIVERSITY OF UTAH (0240) Source: VOLUME 51/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4190. 131 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0454

This study provides empirical evidence of the effect of acquisition strategy on bidding firm performance by using new predictors. Previous studies in the fields of strategic management, industrial organization and agency theory and corporate governance, have been unable to clearly illustrate that relationship. Research to date aimed at explaining bidding

firms' performance by a classification of acquisition strategy types has been unsuccessful. Commonalities between target and bidding firms do not seem to generate the economies that would lead to superior performance. It is known that monitoring by concentrated ownership affects firm value; target firms (shareholders) in general gain substantially from mergers; while bidding firms do not; and industry characteristics can offer market power potential.

The two major research questions addressed in this study were: (1) Does bidding firm performance depend on the monitoring strength of independent institutions? (2) Does acquisition strategy explain performance beyond the monitoring effect?

This dissertation employed an ex post facto design examining 243, mostly manufacturing, acquiring firms drawn from Mergerstat Review for the period 1981 through 1985. A multivariate analysis of covariance with a discriminant follow-up analysis was performed on two variations each of firm Q ratios and accounting returns on assets. The factor was acquisition strategy with four treatments corresponding to bidder-target matches: identical, related, unrelated and vertical. The two concomitant variables were the institutional monitoring effect of the bidding firm and the potential market power effect of the target firm.

Multivariate results indicate that independent institutions' monitoring does influence acquiring firm performance after the acquisition. Moreover, this same concomitant variable improved the acquisition strategy effect on performance. Subsequent discriminant analysis showed that performance differences are generally attributable to Q valuation ratios, not accounting ratios.

37/5/10 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01110080 ORDER NO: AAD90-19866

THE PRICING OF CASH TENDER OFFERS: AN EMPIRICAL INVESTIGATION

Author: RAO, NARENDAR VASUDEVA

Degree: PH.D. Year: 1989

Corporate Source/Institution: UNIVERSITY OF CINCINNATI (0045)

Adviser: Z. LEW MELNYK

Source: VOLUME 51/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 591. 164 PAGES
Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The primary focus of this exploratory study is the pricing of a cash tender offer from the point of view of a corporate decision maker or an investment banker assisting in a cash tender offer acquisition. The main objectives of this study are to identify the factors influencing the pricing of a cash tender offer under various economic and financial scenarios, and also to identify the variables which discriminate between successful and unsuccessful offers.

This study brings the investigation to the most current period permitted by the available data base. The time period used in this study differs from periods covered by other researchers in that it is characterized by a less intrusive view of markets by the U.S. government, less regulation, financial innovations, and the emergence of large-scale "junk" bond financing. The results of this study indicate that both the state of the economy and the changing regulatory and statutory climate have a bearing on the pricing of cash tender offers as well as on the factors determining the outcome of the offer.

An extensive data base, TENDERBASE, compiled by Douglas Austin & Associates of Toledo, Ohio, was used in this study. This data base was supplemented by information from the COMPUSTAT tapes and the MOODY'S manuals.

The market-to-book- value ratio of the target films (MBV) has emerged as the most important variable influencing the offer price. Other important factors are the bargaining strength variable (PERHELD), i.e., the percentage of the target firm's shares held by the bidding firm prior to

the **offer**, and the number of shares desired by the **bidding** firm as percentage of target's shares outstanding (SHDESOUT). Property, Plant and Equipment as a percentage of Total Assets (PPETA) has had only a limited influence. Surprisingly, the leverage variable (DEBTTA) and the liquidity variable (CASHCA) have not had a significant influence on the bid premium. The study also concludes that the cash flow stability is an important factor, especially during the recessionary periods.

The reaction of the target firm's management to the offer has been found to be the most important discriminator between successful and unsuccessful offers. This is consistent with the finding of Hayes and Taussig (1967), Pelligrino (1972), Ebeid (1974), and Walkling (1980).

37/5/11 (Item 11 from file: 35)
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01088623 ORDER NO: AAD90-05989

FREE CASH FLOW AND STOCKHOLDER RETURNS IN CORPORATE TAKEOVERS (CASH FLOW)

Author: KIM, JOO-HYUN

Degree: PH.D. Year: 1989

Corporate Source/Institution: ARIZONA STATE UNIVERSITY (0010)

CHAIRPERSON: RICHARD L. SMITH, II

Source: VOLUME 50/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3006. 86 PAGES

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

This study examines shareholder wealth effects in tender offers and attempts to explain abnormal return variations of bidding and target firms at announcement of takeovers using the free cash flow hypothesis of Jensen. On average, bidders with large free cash flows pay higher premia (apparently more than fair market value) to targets than do other bidders with no free cash flows. Thereby, these bidders experience negative wealth effects on announcement of tender offers.

Cross-sectional regression analysis suggests that for the subsample of takeover bids where bidders have large free cash flows, the increase in the debt ratio resulting from takeover has a significant positive wealth effect for bidding firm shareholders, while it has no effect in other subsamples. The evidence is consistent with the free cash flow hypothesis. However, neither information of the method of payment nor complementarity between high free cash flows and large growth opportunities is a significant factor explaining bidder returns in the high free cash flow subsample. For the other subsample where bidders have low free cash flow, the medium of payment is marginally significant, but the variable of financial complementarity with the target is a dominant factor explaining the abnormal return variation of bidding firms. The latter result is consistent with the financial slack hypothesis of Myers and Majluf.

37/5/12 (Item 12 from file: 35)
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1010284 ORDER NO: AAD88-02034

TESTING THE ASSUMPTIONS OF THE COMPETITIVE BIDDING MODELS IN OUTER CONTINENTAL SHELF AUCTION LEASE MARKETS

Author: SAIDIBAGHGANDOMI, GHOLAMREZA

Degree: PH.D Year: 1987

Corporate Source/Institution: UNIVERSITY OF KENTUCKY (0102) Source: VOLUME 48/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3160. 538 PAGES

Descriptors: ECONOMICS, GENERAL; POLITICAL SCIENCE, PUBLIC

ADMINISTRATION

Descriptor Codes: 0501; 0617

This dissertation sought to investigate several assumptions and implications of general competitive bidding models. Particular attention was focused on common value auction bidding models and actual Outer Continental Shelf lease auction market results.

We tested the assumption of the continuous individual bid density function; the assumption of the common-signal distribution; the relationship between the number of bids, the average bid per acre and the winning bid per acre. We also studied several features of OCS auction markets including differences in solo and joint bidding behavior, money left on the table, bidding behavior before and after the oil crisis of 1970s, and quality of information acquired by the bidders.

We primarily focused on empirical analysis of data. In addition we emphasized the importance of the relationship between the empirical studies and laboratory experiments in an attempt to provide a basis for the theory modifications or theory development.

Though our empirical analysis considered overall bidding behavior, we emphasized individual bidding behavior. Our empirical analysis led to numerous findings and conjectures. The results will form the working hypotheses to be tested in laboratory experiments in our future research.

37/5/13 (Item 13 from file: 35)
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925484 ORDER NO: AAD86-18793

FACTORS AFFECTING THE MAGNITUDE OF PREMIUMS PAID TO TARGET SHAREHOLDERS IN CORPORATE ACQUISITIONS

Author: KAUFMAN, DANIEL JOSEPH, JR.

Degree: PH.D. Year: 1986

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168) Source: VOLUME 47/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1833. 143 PAGES
Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

This study presents and tests a model of premiums paid to target-firm shareholders in acquisitions. The model focuses on factors that might be considered by bidding -firm management in formulating its offering price. Premiums are modeled as a function of: (a) type of acquisition, (b) market-to-book value ratio of target, (c) correlation between cash flows of target and bidder, (d) correlation between cash flows of target and the return on the market portfolio, (e) debt-to-equity ratio of target, (f) percentage of acquisition price paid in cash, (g) whether target has loss carryforward, (h) percentage of target owned by bidder, (i) whether bidder meets resistance, (j) whether target received an acquisition proposal during previous two years, and (k) whether proposal is made after passage of legislation regulating acquisitions. In addition, the model includes terms for possible interactions of variables.

The database for testing the model includes 748 firms acquired between 1964 and 1983. Four methods are used to calculate premiums. All methods begin with target share price sixty-one days prior to the acquisition proposal announcement. This price is adjusted to arrive at an expected price on the announcement date. The percentage by which the offer exceeds expected price on the announcement date is the premium used for testing.

Results of regressing the premiums on the model indicate that:

(a) market-to-book- value ratio of target, (b) percentage of acquisition price paid in cash, (c) percentage of target shares owned by bidder, (d) whether bidder meets resistance, and (e) whether target received an acquisition offer during prior two years are significant factors affecting premiums. In addition, three interaction variables are significant: (a) interaction between the variable indicating a target loss carryforward and percentage of target shares owned by bidder, (b) interaction between the variable indicating target received an offer during the previous two years and percentage of target shares owned by bidder, and (c) interaction between the variable indicating the acquisition

is vertical and the variable indicating the target received an offer during previous two years. The model 'explains' 22 to 25 percent of the variation in premiums.

37/5/14 (Item 14 from file: 35)
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830242 ORDER NO: AAD83-29944

THE EFFECT OF COMPETITION IN SEALED BID AUCTIONS: CERTAINTY AND UNCERTAINTY

Author: MEYER, DONALD J.

Degree: PH.D. Year: 1983

Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)

Source: VOLUME 44/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2828. 145 PAGES
Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

This dissertation is a theoretical, empirical, and experimental examination of the effect of competition in sealed bid auctions.

Auctions in which objects have certain value and auctions in which objects have uncertain value are considered. The primary focus is on the relation between the number of bidders and an agent's optimal bid and on the relation between the number of bidders and the high or winning bid.

First, a theoretical model is developed relating the effect of competition on the winning bid of an auction. The high bid of an auction is treated as the maximum draw from a distribution of bids for an object being auctioned. Second, the sealed bid auction market for rough rice in Texas is empirically analyzed. Finally, an experiment is conducted which is designed to investigate the effect of competition in auctions for objects of certain value.

37/5/15 (Item 15 from file: 35)
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746180 ORDER NO: AAD81-12396

BIDDING FOR FEDERAL OFFSHORE OIL AND GAS LEASES: AN EMPIRICAL STUDY

Author: REINFELD, KENNETH DOUGLAS

Degree: PH.D. Year: 1981

Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY (0075)

Source: VOLUME 41/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5179. 259 PAGES Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

Firms have been bidding for federal offshore oil and gas leases since 1954, mostly under a sealed competitive fixed one-sixth royalty bidding system. A body of literature examining this system of lease exchange has developed. The articles in the literature are for the most part internally consistent. However, when compared with each other, they appear to be inconsistent and it becomes clear that there is no concensus on the determinants of bidding. Several conflicting hypotheses exist, suggesting that researchers have different notions as to how firms formulate bid amounts.

The need to isolate, examine, and compare these different hypotheses provides the rationale and justification for this research. Neglect of portfolio theory in the literature provides an additional reason for undertaking this research. The objective of this study is to gain an understanding of the behavior of those firms that have bid federal offshore oil and gas leases and determine whether a systematic model of bidding

behavior can be isolated.

The study is divided into six chapters. The first chapter provides background information and outlines the purpose and scope of the study. Chapter II provides an extensive survey of the literature concerning bid lognormality, bidder competition, portfolio diversification, and bidder information.

Chapter III tests the descriptive hypothesis that bids for a federal OCS oil and gas lease are lognormally distributed. This hypothesis implies a bidding model describing the behavior of a risk neutral firm. The results of the Kolmogorov Smirnov goodness of fit test used to test for bid lognormality suggests that systematic as well as random bid variation components exist and a model describing the bidding behavior of a risk neutral firm is too limited in scope and inappropriate to use.

Chapter IV expands the firm's consideration and examines the possibility that firms are concerned with the variance of estimated lease values as well as the expected value of the tract. The implication is that firms are risk averse and unwilling to offer the expected value of the lease as a bid . Two stage least squares regression analysis is used to test the mean portion of the mean-variance hypothesis. Test results indicate that firms are facing a high degree of uncertainty and the focus of the firm on the value of just one tract may be too limited in scope.

Chapter V expands the firm's consideration to include the mean and variance of the firm's portfolio of lease holdings. A portfolio theory model of bidding behavior is developed and tested. Most researchers have ignored the covariance of returns and have only considered standard risk analysis. Least squares regression analysis provides support for the portfolio theory hypothesis. Firms appear to be considering the covariance of returns from a tract with the returns from other tracts.

The last chapter summarizes the study. Federal policies relating to alternative bidding systems, competition, information, property rights, fair market value, and barriers to entry are related to the principal results and conclusions of the study. The importance of isolating a systematic model of bidding behavior has been shown.

37/5/16 (Item 1 from file: 583)
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06470870

Auction And Moving Targets

SINGAPORE: NEW CYBERMART SHOPPING INNOVATIONS

Channel Asia (AHT) May 1997 P.9

Language: ENGLISH

CyberMart has launched the CyberMart Target and CyberMart Auction, which are innovative shopping methods through the Internet. Th Singapore Technologies Group established the virtual shopping mall, CyberMart. CyberMart Target informs shoppers about product price reductions and they may purchase the product when it is priced according to their budgets. When the product is purchased, its price is reset to its original value. Clients who hesitate will have to wait for the price cycle to occur again. CyberMart Auction permits product bidding by CyberMart Web site users against each other in an interactive virtual auction. The virtual auction has resulted in product price bargains for buyers and these products are brand new and are provided from authorised dealers only.

COMPANY: SINGAPORE TECHNOLOGIES GROUP; INTERNET

PRODUCT: Computers & Auxiliary Equip (3573); Communications Eqp ex Tel (

3662); Database Vendors (7375);

EVENT: Product Design & Development (33);

COUNTRY: Singapore (9SIN);

37/5/17 (Item 2 from file: 583)
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06277621

Datapalvelu kasvattaa euro-teleU

FINLAND: INT'L VALUE-ADDED SERVICES FROM TELECOM

TalouselUmU (XFI) 1 Mar 1996 p. 23

Language: FINNISH

Aimo Olkkonen, MD of Telecom Finland International in Brussels, says the Finnish telecom operator is monitoring its investments in international mobile telecommunications as well as developing value-added services for the networks built by other companies. Value -added services are being targeted at companies that need to control their data transmission worldwide. Key fields include Internet services and connecting LANs within and between companies. The overseas mobile operations of Telecom Finland amounted to FMk 650mn (US\$ 151.2mn) in 1995. According to Olkkonen, the high prices quoted for operation licenses in auctions makes it necessary to pay attention on how to differentiate in Europe.

COMPANY: TELECOM FINLAND; TELECOM FINLAND INTL

PRODUCT: Local Area Network Equip (3661LA); Wide Area Network Equipment (

3661WN); Cellular Radio Services (4811CR); EVENT: Planning & Information (22);

COUNTRY: European Community (4EC);

37/5/18 (Item 3 from file: 583)

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06200793

Nomura v Litve

LITHUANIA: JAPANESE NOMURA ORGANISES PUBLIC LOAN

Biznes & Baltija (ZEE) 11 Sep 1995 p.6

Language: RUSSIAN

The Japanese company Nomura Securities,< with headquarters in London>, has finally agreed to embark upon the Lithuanian project of the first foreign public loan for Lithuania. Lithuania has targeted to issue US\$ 50-90mm worth of T-bills. Initially, the T-bill auctioning was scheduled for September but the Nomura International consented to sign the agreement only now.

COMPANY: NOMURA INTL; NOMURA SECURITIES

PRODUCT: Debt & Equity Securities (E5640);

EVENT: Foreign Trade (64); International Economic Relations (95); COUNTRY: General Worldwide (0W); Japan (9JPN); Lithuania (6LTH);

37/5/19 (Item 4 from file: 583)

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06019660

Sanctuary Cove notches up almost \$44m in residential sales

AUSTRALIA: REVIEW OF SANCTUARY COVE

Australia Financial Review (AFR) 12 Jul 1994 P.39

Language: ENGLISH

In the 1993-1994 financial year, residential sales at the Gold Coast's Sanctuary Cove amounted to AUD 43.89 mn. The most part of the former EIE International Corp estate will not be opened to the market for at least another 17 months time. KPMG Peat Marwick's Ray Tuttle, who is a receiver to Sanctuary Cove's developer and operator, Discovery Bay Developments Pty Ltd, said that they are reducing the excesses of the past and focusing on restoring value to the existing properties after prices were artificially

pulled down by the auction . In the 1993-1994 year, 67 homes and 29 blocks of land changed hands. Most of the buyers were from Queensland.

COMPANY: KPMG PEAT MARWICK; DISCOVERY BAY DEVELOMENTS

PRODUCT: Residential Buildings (1520); EVENT: Companies Activities (10);

COUNTRY: Australia (9AUS);

37/5/20 (Item 5 from file: 583)
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05999563

Laing plans hard sell for D&B work
UK: LAING PLANS TO RAISE D&B ACTIVITY
Contract Journal (CJ) 26 May 1994 p.12
Language: ENGLISH

Laing Building is planning to raise its design and build (D&B) activity via a new major marketing strategy, in a **bid** to **offer** clients improved **value**. Laing is hoping to **target** 20 blue chip clients and offer long term relationships. The move is thought to be an attempt to stem

competition and counter the expansion of novation and project managers.

COMPANY: LAING BUILDING

PRODUCT: Construction (1500);

EVENT: Planning & Information (22);

COUNTRY: United Kingdom (4UK);

37/5/21 (Item 6 from file: 583)

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04028552

NCR COULD LAUNCH NEW SECURITY AGAINST AT&T
US - NCR COULD LAUNCH NEW SECURITY AGAINST AT&T
Wall Street Journal Europe (WSJ) 12 January 1991 p8

NCR could release a new type of security to help the company resist the takeover bid from American Telegraph & Telephone. The contingent value rights security offers a target price for NCR stock, with the company paying out a one-off dividend should the value not be reached within a certain period. The move would allow NCR to delay any takeover bid until the company has reported higher-than-expected revenue and profit. Article further discusses the new security.

PRODUCT: Electronic Point of Sale Systems (3573EP); Mainframe Computers (3573MF); Communications (4800); EVENT: COMPANIES ACTIVITIES (10); COUNTRY: United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

37/5/22 (Item 7 from file: 583)

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03852241

DEBT-TO-EQUITY SCHEME TO BE REOPENED
PHILIPPINES - DEBT-TO-EQUITY SCHEME TO BE REOPENED
Financial Times (C) 1991 (FT) 22 November 1990 p37

A revised version of the Philippines' debt-to-equity conversion programme is to be launched in December 1990, subject to the approval of president C

Aquino, according to the central bank. The programme will be reopened starting with an auction of Philippine debt paper worth USDlr75 mil. Under the programme, investors must present to the central bank offers of discounted debt paper, with the proceeds being invested in local projects in preferred areas, such as the rehabilitation of banks or the public sale of state companies. The country is aiming to sell central bank debt worth USDlr300 mil/y or USDlr900 mil over 3 years. The initial programme was suspended in 1988, since it was seen to be fuelling inflation. Copyright: Financial Times Ltd 1991

PRODUCT: Unclassified Business (9990); EVENT: NATIONAL GOVT LOANS & GRANTS (90);

COUNTRY: Philippines (9PHI); South East Asia Treaty Organisation (913);

Pacific Rim (914);

37/5/23 (Item 8 from file: 583)

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01526258

PRIME MAKES \$390m UNSOLICITED BID FOR COMPUTERVISION
US - PRIME MAKES \$390m UNSOLICITED BID FOR COMPUTERVISION
Financial Times (C) 1991 (FT) 29 December 1987 p16

Prime Computer has **offered** \$390m in cash for the acquisition of Computervision. The **bid** is 2 x greater than the **target** company's book **value**, and 26 times its trailing 12 months earnings.*

Copyright: Financial Times Ltd 1991

PRODUCT: Minicomputers (3573MN); CAD/CAM Mechanical Software (7372CM); CAD/CAM Mechanical Software (COSW);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: Earth - Planet (OW); United States (1USA); NATO Countries (420); South East Asia Treaty Organisation (913);

37/5/24 (Item 1 from file: 474) DIALOG(R) File 474: New York Times Abs

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05821589 NYT Sequence Number: 173711901014

JAPAN'S SHREWD NEW INVESTMENT STRATEGY...

STERNGOLD, JAMES

New York Times, Col. 1, Pg. 3, Sec. 4 '

Sunday October 14 1990

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Japanese investors, after decade of being battered by broken promises on US budget-deficit reduction, volatile exchange rates and disappointing returns, recently pulled back from US Treasury auction; move represents part of major shift in way Japan is investing its cash overseas, change that is likely to have far-reaching implications for financial markets and many American companies; outflow of Japanese capital is slowing, result of steep if little-noticed declines in Japan's trade surpluses; Japanese capital is now going mainly into direct investments, factories, companies and real estate; Japanese are also diversifying their direct foreign investment; US is still largest target, but increasing amounts are going to Europe and Southeast Asia; graphs (M) SPECIAL FEATURES: Graph

COMPANY NAMES: TREASURY DEPARTMENT

DESCRIPTORS: FOREIGN INVESTMENTS; FOREIGN INVESTMENTS IN US; BUDGETS AND

BUDGETING; CORPORATIONS

PERSONAL NAMES: STERNGOLD, JAMES

GEOGRAPHIC NAMES: JAPAN; UNITED STATES; EUROPE; FAR EAST, SOUTH AND

SOUTHEAST ASIA AND PACIFIC AREAS

37/5/25 (Item 2 from file: 474) DIALOG(R) File 474: New York Times Abs

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04541006 NYT Sequence Number: 995827850917

General Dynamics Corporation, in bid to protect its hold on Pentagon's biggest fighter program, offers to sell Air Force stripped-down version of its F-16 at sharply reduced price; move is aimed at heading off challenge by Northrop Corporation, maker of F-20 fighter (M))

KELLER, BILL

New York Times, Col. 1, Pg. 3, Sec. 4

Friday June 21 1985

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: GENERAL DYNAMICS CORP; NORTHROP CORP AND DEFENSE DESCRIPTORS: AIRLINES AND AIRPLANES; F-16 AIRPLANE; F-20 AIRPLANE; PRICES; DEFENSE CONTRACTS; UNITED STATES ARMAMENT AND DEFENSE; MILITARY AIRCRAFT PERSONAL NAMES: KELLER, BILL

37/5/26 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

07995336 NYT Sequence Number: 000000980921 INTERNET FIRMS TEST LIFELESS IPO MARKET LUCCHETTI, AARON

Wall Street Journal, Col. 3, Pg. 1, Sec. C

Monday September 21 1998

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Small Stock Focus column notes Internet upstarts eBay, Value America and Computer Literacy have announced plans for initial public offerings despite market downturn; reports Russell 2000 Index of small-cap stocks rose 7.97 points, or 2.24%, to 363.26, while Nasdaq Composite Index rose 17.52 points, or 1.06%, to 1663.77; graph, table (M)

SPECIAL FEATURES: Table

COMPANY NAMES: EBAY (CO); VALUE AMERICA (CO); COMPUTER LITERACY (CO)

DESCRIPTORS: STOCKS AND BONDS; RUSSELL 2,000 STOCK INDEX; NASDAQ COMPOSITE

INDEX

PERSONAL NAMES: LUCCHETTI, AARON

37/5/27 (Item 2 from file: 475)
DIALOG(R)File 475: Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

05255898

DESERT PARTNERS NOW SEEKS 76% OF USG SHARES

BAILEY, JEFF

Wall Street Journal, Col. 1, Pg. 5, Sec. 1

Tuesday April 12 1988

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Desert Partners LP, increasing pressure on takeover target USG Corp, nearly doubles amount of USG stock covered under its \$42-a-share tender offer and discloses additional financing for hostile bid (M)

COMPANY NAMES: DESERT PARTNERS LP; USG CORP

DESCRIPTORS: MERGERS, ACQUISITIONS AND DIVESTITURES; TENDER OFFERS

(Item 3 from file: 475) DIALOG(R) File 475: Wall Street Journal Abs (c) 2002 The New York Times. All rts. reserv. NYT Sequence Number: 003209790718 Sources report Energy and Treasury Depts will recommend implementation of auction system to permit domestic oil companies to import specified amounts of foreign oil into designated regions of US. Scheme would reinforce Pres Carter's oil import quotas. Officials note that foreign oil producers would not be directly affected by plan, which is limited to foreign importers (S).) MOSSBERG, WALTER Wall Street Journal, Col. 2, Pg. 8 Wednesday July 18 1979 DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English RECORD TYPE: Abstract COMPANY NAMES: ENERGY, DEPARTMENT OF; TREASURY, DEPARTMENT OF THE DESCRIPTORS: AUCTIONS; IMPORT QUOTAS; INTERNATIONAL TRADE AND WORLD MARKET ; LAW AND LEGISLATION (FEDERAL); OIL (PETROLEUM) AND GASOLINE PERSONAL NAMES: MOSSBERG, WALTER; CARTER, JIMMY (PRES) GEOGRAPHIC NAMES: UNITED STATES 37/5/29 (Item 1 from file: 139) DIALOG(R) File 139: EconLit (c) 2002 American Economic Association. All rts. reserv. 597400 TITLE: Collateral and Short Squeezing of Liquidity in Fixed Rate Tenders AUTHOR(S): Nyborg, Kjell G.; Strebulaev, Ilya A. AUTHOR(S) AFFILIATION: London Business School and CEPR; London Business School JOURNAL NAME: Journal of International Money and Finance, JOURNAL VOLUME & ISSUE: 20 6, PAGES: 769-92 PUBLICATION DATE: 2001 AVAILABILTY: Publisher's URL ISSN: 0261-5606 DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract ABSTRACT: The paper models fixed rate tenders, where a central bank offers to lend central bank funds to financial institutions. Bidders are constrained by the amount of collateral they have. We focus on the strategic interaction between bidding in the tender and trading in the interbank market after the tender, where short squeezes could occur. We examine how the design of the tender affects equilibrium bidding behavior and the incidence of short squeezes. Important elements in the analysis include the type of policy implemented by the central bank as well as bidders' initial endowments of liquidity and collateral. Three instruments for softening short squeezes are identified: the tender rate, the tender size, and admissible collateral. Increasing the tender rate or size tends to decrease the probability and severity of a short squeeze. The possibility of a short squeeze may induce bidders to oversubscribe even if the tender rate is higher than the competitive rate. DESCRIPTOR(S) (1991 to Present): Auctions (D440); Monetary Policy (Targets, Instruments, and Effects) (E520); Central Banks and Their Policies (organization, case studies, lender of last resort issues)

KEYWORD DESCRIPTOR(S) (1991 to Present): Bidding; Equilibrium; Fund

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(Item 2 from file: 139)
DIALOG(R) File 139: EconLit
(c) 2002 American Economic Association. All rts. reserv.
551729
TITLE: The Role of Medium of Exchange in Merger Offers: Examination of
    Terminated Merger Proposals
AUTHOR(S): Sullivan, Michael J.; Jensen, Marlin R. H.; Hudson, Carl D.
AUTHOR(S) AFFILIATION: U NV; Auburn U; Auburn U
JOURNAL NAME: Financial Management,
JOURNAL VOLUME & ISSUE: 23 3,
PAGES: 51-62
PUBLICATION DATE: Autumn 1994
AVAILABILTY: <A HREF="http://www.fma.org/index.htm">Publisher's URL</A>
ISSN: 0046-3892
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: In this study, we examine the relation between the medium of
   exchange
              (cash or stock) and valuation effects associated with
   terminated merger proposals. We find significantly higher returns for
   target shareholders after termination of cash offers than after
                             offers . This difference persists even when a
    termination of stock
   subsequent merger bid does not follow and regardless of the following
   factors: the party deciding to terminate the offer, the presence of an
   acquisition program, prior foothold position, relative size of the
   acquisition, or the presence of competing offers. We conclude that
   target firm shares are re-valued according to private information
    signaled by the offer medium that pertains to the target firm's
    stand-alone value
                         or its unique synergy potential. Bidding firm
   shareholders experience insignificant returns, and these returns are
   not affected by any of the factors analyzed.
GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.
DESCRIPTOR(S) (1991 to Present): Mergers; Acquisitions; Restructuring;
   Voting; Proxy Contests; Corporate Governance (G340); Financing Policy;
   Capital and Ownership Structure; financial ratios; value of firm (G320)
    ; Acquisition; Acquisitions; Merger; Shareholder
37/5/31
            (Item 3 from file: 139)
DIALOG(R) File 139: EconLit
(c) 2002 American Economic Association. All rts. reserv.
510797
TITLE: Structural Econometrics of First-Price Auctions: A Survey of Methods
AUTHOR(S): Perrigne, Isabelle M.; Vuong, Quang
AUTHOR(S) AFFILIATION: U Southern CA; U Southern CA and INRA
JOURNAL NAME: Canadian Journal of Agricultural Economics,
JOURNAL VOLUME & ISSUE: 47 3,
PAGES: 202-23
PUBLICATION DATE: November 1999
AVAILABILTY: <A
   HREF="http://www.nrc.ca/aic-journals/cjae.html">Publisher's URL</A>
ISSN: 0008-3976
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract
ABSTRACT: Over the past decade, the structural analysis of auction data
   has attracted considerable attention. The structural approach relies on
   the hypothesis that observed bids are the equilibrium bids of the
                    auction model under consideration. In this paper, we
    game-theoretic
   survey econometric methods that have been recently developed for
    estimating first-price
                             auction models within the private value
     paradigm. In particular, we focus on two important issues. A first
   question is to know whether the structural elements of the model,
   mainly the underlying latent distribution of bidders' private values,
   are identifiable from observations, usually the observed bids. A second
   issue concerns the estimation of the underlying density. This can be
               through
                         different methods ranging from parametric to
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nonparametric ones. After a brief review of basic auction models, we

first consider the simple first-price auction model within the symmetric independent private value paradigm with a nonbinding reserve price. In a second part, more advanced models are considered allowing for a binding reserve price, affiliation among private values, and asymmetry among bidders. The conclusion presents some future lines of research.

DESCRIPTOR(S) (1991 to Present): Auctions (D440); Model Construction and Estimation (C510); Auctions; Bid; Equilibrium

(Item 4 from file: 139) 37/5/32 DIALOG(R) File 139: EconLit (c) 2002 American Economic Association. All rts. reserv. 505490 TITLE: Un estudio de las Ofertas Publicas de Adquisicion en el mercado de valores espanol. (An Analysis of Takeovers in the Spanish Corporate Control Market. With English summary.) AUTHOR(S): Fernandez, Ana Isabel; Gomez-Anson, Silvia AUTHOR(S) AFFILIATION: U Oviedo; U Oviedo JOURNAL NAME: Investigaciones Economicas, JOURNAL VOLUME & ISSUE: 23 3, PAGES: 471-95 PUBLICATION DATE: September 1999 AVAILABILTY: Publisher's URL ISSN: 0210-1521 DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract ABSTRACT: This paper analyzes how target and bidder prior market valuation influence takeover gains in the Spanish corporate control market. The results of the study show a negative relation between these gains and target market value . Different explanations for this negative relation are offered . Regarding bidders market value we do not find evidence of a significant correlation between this variable and takeover gains. GEOGRAPHIC LOCATION DESCRIPTOR(S): Spain DESCRIPTOR(S) (1991 to Present): Mergers; Acquisitions; Restructuring; Voting; Proxy Contests; Corporate Governance (G340); Corporate Control; Takeover 37/5/33 (Item 5 from file: 139) DIALOG(R) File 139: EconLit (c) 2002 American Economic Association. All rts. reserv. 495631 TITLE: Patrimonio culturale pubblico: Alcune riflessioni sulla sua valutazione e sul ruolo dell'informazione. (Public Cultural Property: Some Reflections on Its Evaluation and the Role of Information. With English summary.) AUTHOR(S): Forte, Francesco; Mantovani, Michela AUTHOR(S) AFFILIATION: U Rome "La Sapienza"; U Rome "La Sapienza" JOURNAL NAME: Moneta e Credito, JOURNAL VOLUME & ISSUE: 51 203, PAGES: 331-62 PUBLICATION DATE: September 1998 AVAILABILTY: Publisher's URL DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract ABSTRACT: The paper firstly deals with the main theories of prices of visual art goods considering, in particular, the "stars", whose high value reflects the rarity and the convexity of the demand by the main purchasers, interested in 'famous' goods. The contingent valuation methodology is also discussed. The second section presents an art market matrix focusing on the assets' value . The role of

information, regulations and purchasing power for the art market values is discussed, on the basis of statistical analysis of the auction prices of the "informal art" and of the "pop art" of US authors

compared with Europeans and Italians. In the third section a diffusion index is presented and used to test the influence of "information" on the art market value. It is argued that certification may improve both the information and economic appreciation of the works of the great Italian masters.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; Europe

DESCRIPTOR(S) (1991 to Present): Cultural Economics: General (Z100); Entertainment; Media (performing arts, visual arts broadcasting, publishing, etc.) (L820); Public Enterprises (L320)

DESCRIPTOR(S) (Pre-1991): Public Enterprises (6140); Industry Studies--Electrical, Gas, Communication, and Information Services (6352); Industry Studies--Services--Entertainment, Recreation, Tourism (6358)

37/5/34 (Item 6 from file: 139)

DIALOG(R) File 139: EconLit

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317247

TITLE: On Toeholds and Bidding Contests

AUTHOR(S): Ravid, S. Abraham; Spiegel, Matthew

AUTHOR(S) AFFILIATION: Haifa U, Israel, and Columbia U; Columbia U PUBLICATION INFORMATION: Columbia First Boston Series in Money, Economics and Finance Working Paper: FB-92-12 PAGES: 17

PUBLICATION DATE: January 1992

AVAILABILTY: Copies available from: Columbia University, Graduate School of Business, First Boston Series, New York, NY 10027. USA

PRICE: \$5.00 academics and non-profit institution; \$6.00 corporations (add \$1.00 outside U.S., Canada and Puerto Rico)

DOCUMENT TYPE: Working Paper ABSTRACT INDICATOR: Abstract

ABSTRACT: Prior to the announcement of a tender offer, the bidding firm is legally allowed to acquire shares in the open market, subject to some limitations. These pre-announcement purchases are known as toeholds. This paper presents a simple model that describes the bidder's optimal toehold acquisition strategy, within an environment that closely parallels the present legal institutions. We show that when a second bidder is unlikely to appear the optimal strategy involves a zero toehold. Conversely, when another rival is likely to emerge, the initial bidder has an incentive to obtain a positive toehold. The paper also shows that a rule similar to "fair price" provisions, is optimal in the sense that a second bidder arrives and wins if and only if he places a higher value on the target than the initial bidder.

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DESCRIPTOR(S) (1991 to Present): Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320); Corporate Finance and Governance: Government Policy and Regulation (G380)

DESCRIPTOR(S) (Pre-1991): Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210)

37/5/35 (Item 7 from file: 139)

DIALOG(R) File 139: EconLit

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308868

TITLE: Shareholder Heterogeneity, Differentiated Tendering, and Takeover Contests

AUTHOR(S): Dreyfus, Jean Francois

AUTHOR(S) AFFILIATION: NYU

PUBLICATION INFORMATION: New York University Salomon Brothers Center

Working Paper: 476 PAGES: 39 PUBLICATION DATE: June 1988

AVAILABILTY: Copies available from: Salomon Brothers Center for the Study

of Financial Institutions, Graduate School of Business Administration, New York University, 90 Trinity Place, New York, NY 10006

PRICE: No Charge

DOCUMENT TYPE: Working Paper ABSTRACT INDICATOR: Abstract

ABSTRACT: We study the optimal bid design problem faced by a competitive takeover bidder when target equityholders may value differentiated fashion due to taxes, transaction costs, and other market imperfections whose extent varies across shareholders. While shareholders may thus react heterogeneously to a given bid, bidders may affect this response through their choice of bid structure (means of payment). Further, shareholders may trade with "arbitrageurs", who are marginal traders with respect to the relevant market imperfections and value all bids at market value. We characterize the optimally designed bid resulting from the takeover auction , for a broad specification of the source of heterogeneity within the shareholder population. The resulting framework allows for a richer study of those phenomena where the exact number of tendered shares is of relevance, as compared with models where the equilibrium tendering behavior on the part of target shareholders is necessarily characterized by all-or-none tendering. In particular, we consider the impact of supermajority provisions and fair price amendments on the structure and level of optimal bids.

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DESCRIPTOR(S) (Pre-1991): Market Structure: Industrial Organization and Corporate Strategy (6110); Goals and Objectives of Firms (5140); Business Investment (5220)

37/5/36 (Item 8 from file: 139)

DIALOG(R) File 139: EconLit

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211914

TITLE: Competition and Bidding Behavior: Some Evidence from the Rice Market

AUTHOR(S): Meyer, Donald J.

JOURNAL NAME: Economic Inquiry, JOURNAL VOLUME & ISSUE: 26 1,

PAGES: 123-32

PUBLICATION DATE: January 1988

ISSN: 0095-2583

DOCUMENT TYPE: Journal Article ABSTRACT INDICATOR: Abstract

ABSTRACT: When objects have uncertain value, the net effect of competition in sealed-bid auctions is ambiguous. The risk of succumbing to the "winner's curse" generally causes bidders to exhibit a nonaggressive response in addition to the standard competitive effect. Sellers can influence the size of the nonaggressive effect by responding to the value uncertainty. This paper focuses specifically on individual bidding behavior in a rice auction market in which sellers issue a product-quality guarantee. The empirical evidence supports the author's hypothesis that such a guarantee negates the significance of the nonaggressive bidder response.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (Pre-1991): Microeconomics--Theory of Auction Markets (0227); Agricultural Markets and Marketing; Cooperatives (7150)

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File 15:ABI/Inform(R) 1971-2002/Jul 19
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       9:Business & Industry(R) Jul/1994-2002/Jul 18
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             INDIVIDUAL? OR DEMOGRAPHIC?) (3N) (INFO OR INFORMATION OR PARTI-
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              BIDDER? OR SUBSCRIBER?) (3N) (PREFERENCE? OR WANT? OR REQUIR? -
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S14	176961 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?) (3N) (ASSESS? OR JUDG? OR CENSOR??? OR REVIEW? OR CRITIQUE? OR RATING? OR OPINION? OR EVALUATION? OR APPRAISAL? OR LIKE?(2N) DISLIKE?)
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S23	0 ((S22(S)S3)(S)(S4 AND S5)) AND (S6 OR S7 OR S8 OR S9 OR S10
	OR S11 OR S12 OR S13 OR S14)
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S25	8 S22 AND S3 AND (S4 OR S5) AND (S6 OR S7 OR S8 OR S9 OR S10
	OR S11 OR S12 OR S13 OR S14)
S26	5 RD (unique items)
S27	5 ((S1(S)S3)(S)(S4 AND S5)) AND (S6 OR S7 OR S8 OR S9 OR S10
000	OR S11 OR S12 OR S13 OR S14)

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22 RD (unique items)

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26/3,K/1 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01982636 49252903

Early birds online

Krummert, Bob

Restaurant Hospitality v84n2 PP: 40 Feb 2000

ISSN: 0147-9989 JRNL CODE: RHP

WORD COUNT: 256

...ABSTRACT: of customers during serving periods that would otherwise be slow. What MonkeyRules provides is a restaurant -to-consumer auction service. Prospective patrons bid on dining certificates that carry specific date and time restrictions.

... TEXT: periods that would otherwise be slow.

What Santa Clara, Calif.based MonkeyRules provides is a restaurant -to-consumer auction service. Prospective patrons bid on dining certificates that carry specific date and time restrictions. The idea is to drive incremental business to participating restaurants only when the restaurants...

...of the site that didn't get a lot of traffic," he says. "Yet each certificate received an average of 12 bids and closed between 70-90 percent of retail."

Thus...

...a percentage of gross when more revenue comes in.

Currently, the site claims 1,500 registered users, all in the San Francisco Bay area. Both chain (Pasta Pomodoro, Good Earth, Fresh...

26/3,K/2 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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02745733 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Early Birds Online

(MonkeyRules.com is a newly launched Internet company that auctions off dining certificates with certain time and date restrictions, intended to increase incremental business for participating restaurants)

Restaurant Hospitality, v LXXXIV, n 2, p 40

February 2000

DOCUMENT TYPE: Journal ISSN: 0147-9989 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 241

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(MonkeyRules.com is a newly launched Internet company that auctions off dining certificates with certain time and date restrictions, intended to increase incremental business for participating restaurants)

TEXT:

...would otherwise be slow.

photo omitted

What Santa Clara, Calif.-based MonkeyRules provides is a restaurant -to-consumer auction service. Prospective patrons bid on dining certificates that carry specific date and time restrictions. The idea is to drive incremental business to participating restaurants only when the restaurants...

...of the site that didn't get a lot of traffic," he says. "Yet each certificate received an average of 12 bids and closed between 70-90 percent of retail."

Thus...

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Currently, the site claims 1,500 registered users, all in the San Francisco Bay area. Both chain (Pasta Pomodoro, Good Earth, Fresh...

26/3,K/3 (Item 1 from file: 610)

DIALOG(R) File 610: Business Wire

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00154698 19991210344B0134 (USE FORMAT 7 FOR FULLTEXT)

First Restaurant -to-Consumer Internet Auctions ; MonkeyRules.com Announces the Launch of its Dining Auction Site

Business Wire

Friday, December 10, 1999 12:15 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 382

First Restaurant -to-Consumer Internet Auctions ; MonkeyRules.com Announces the Launch of its Dining Auction Site

TEXT:

...the week?

Today MonkeyRules.com (www.monkeyrules.com), a Silicon Valley start-up, launched a restaurant -to-consumer auction service that will empower restaurants to earn additional profits while enabling consumers to save money and have fun bidding for...

...what's

printed on their menus -- at least for slower periods. By auctioning off dining certificates with specific day and time restrictions, restaurateurs can drive traffic at their discretion. Besides increased profits to restaurateurs, this also translates to lower prices for consumers who bid for the discounted certificates on the MonkeyRules website.

Early in its inception, the MonkeyRules model was tested on another...

...the site that didn't get a lot of traffic," he said, "and yet each **certificate** received an average of twelve bids and closed between 70-90% of retail."

Now the real testing begins. To date, MonkeyRules has attracted over 1, 500 registered consumers and more than 90 restaurants throughout the San Francisco Bay Area, including popular chains...

26/3,K/4 (Item 1 from file: 613)

DIALOG(R) File 613: PR Newswire

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00577180 20010521MNM010 (USE FORMAT 7 FOR FULLTEXT)

Restaurant .Com Puts Restaurants on eBay

PR Newswire

Monday, May 21, 2001 10:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 630

Restaurant .Com Puts Restaurants on eBay

TEXT:

... National Restaurant Association Show in

Chicago, Restaurant.com revealed plans to create an online gift ${\tt certificate}$

program that will allow store credit at participating $\ensuremath{\mathtt{restaurants}}$ to be sold

on $\ensuremath{\,\textbf{eBay}\,}$, the world's largest trading community. In addition, a percentage of

all sales of gift certificates through this program will go to a yet-to-be-determined celebrity charity.

"This new...

...with exciting opportunities

to expand their presence on the web and give consumers valuable gift certificates to try new restaurants all over the nation," said Scott Lutwak,

chief operating officer of...

...offer its services,

including its interactive micro-sites that allow restaurants to post menus, specials, coupons and even 360-degree photography online, for in-store credit

rather than cash investments. In...

...per day and over 29 million users.

How it works:

- The restaurant's gift certificate is posted online on eBay and is promoted on MSN, the world's largest search engine and Restaurant.com.
- 3. Potential customers visit Restaurant .com, reviews restaurants and

visits auction , where they bid for gift certificates on eBay .

4. The customer that places the winning bid is informed that they have been successful...

5. The winner of the $\mbox{auction}$ redeems gift $\mbox{certificate}$ at the $\mbox{restaurant}$.

Restaurant.com provides purchasing information and 24/7 gift certificate authorization.

Restaurant.com soft-launched at last year's National Restaurant Association Show, unveiling plans...

...of restaurants nationwide, information on the latest dining trends, healthy eating tips, wine selections, gift **certificates**, food ordering and delivery and more.

Restaurant.com is also continuing its partnership with operating...

 \dots s database listings into complete Internet strategies for each restaurateur.

"Restaurant.com's new gift certificate based payment program allows

customers to sign up with no cash outlay, and it has been very well
received
at SYSCO food shows...

...strategic corporate alliances distinguish it from other restaurant Web sites. For more information, or to

join its nationwide network of restaurants, call Restaurant.com at 800-979-8985, e-mail info...

26/3,K/5 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08497556 SUPPLIER NUMBER: 17993619 (USE FORMAT 7 OR 9 FOR FULL TEXT) Legislating competition in the Russian Federation: a new challenge for antitrust policy.

Devlin, Rose Anne; Perrakis, Stylianos Antitrust Bulletin, 40, n4, 901-927

Winter, 1995

ISSN: 0003-603X LANGUAGE: English RECORD TYPE: Fulltext; Abstract WORD COUNT: 9588 LINE COUNT: 00770

... number of papers have been devoted to discussing these ongoing reforms they will not be **detailed** here, with two important exceptions. The progress made in the Russian Federation with respect to...

...state-owned firms in early 1992 in which small enterprises, such as retail outlets and **restaurants**, were sold. These **auctions** were reportedly undertaken with little enthusiasm by the local authorities.(8) However, by the end...

...been privatized is a direct result of two programs: the closed subscription process and the voucher system." The subscription process essentially offered shares to a firm's employees-but not others... ...nonvoting shares, with an option to buy another 10% of these shares at a 30% discount below book value. Extremely generous payment schemes were also provided. Vouchers, in contrast, were offered for sale to everyone, at a fixed price that did not reflect the face value of the coupon. For instance, for 25 rubles a Russian could purchase one voucher worth 10,000 rubles when used to purchase shares. In addition, these vouchers could be used by workers to pay for closed-subscription shares. Given these incentive schemes...movement. The absence of well-defined property rights will clearly affect the efficacy of measures designed to promote competition.

A further problem emerges from the privatization process that affects directly the competitiveness of...

...head office, particularly since the state AMC has the authority to overturn regional decisions. As **detailed** in the next section, the powers granted to the state AMC are far-reaching; their...the Commentary. In the Russian practice that we observed, dominant firms were entered into a **register**, for which there are separate rules governing the inclusion and delisting of firms, and subsequently...

...of Monopolistic Enterprises seem to imply that such regulations apply to all dominant firms. This register contains a number of rules for price regulation, all variants of rate-of-return regulation, which are applicable to all firms entered into the register .(30) There is clearly here a contradiction in the spirit of the two documents. The...

...procedural rules for the registration of a firm as dominant are well-developed. There are detailed rules for inclusion of a firm into the register, and equally elaborate rules for its removal. The rules prescribe that a firm is included in the register if its market share exceeds 35% and its actions violate the competition law.(31) Violations...

...per se. As already noted, in almost all of our Russian cases inclusion into the **register** of dominant firms followed almost automatically from the structural threshold of 35% without any behavioral tests. Yet the rules of the **register**, as well as the Commentary, state clearly that it is not dominance per se that...

...its abuses.

Since the end of 1993, the legal authority to regulate prices under the register system has officially expired. (32) Nonetheless, the register of dominant firms appears to be still in use, and price regulation is apparently still...

...by allowing the regulated firms to pass on automatically all fuel price changes to their **customers** without any regulatory **review** .(34)

As noted in the previous section, price regulation in Russia is viewed as a...

- \dots procedures. The result is that all firms are trying to avoid being entered into the **register**, or to get delisted from it if already in. Those who fail to do so...
- ...other region may conclude that it also is dominant and should be entered into the **register**. Under price regulation the firm already characterized as dominant determines output by equating price to...
- ...which was heated and the other not. One firm that provided the heated garages was registered as a monopoly and subjected to price regulation. Its owner had challenged the market definition...determine that compensation should be paid to injured parties; in the latter case the appropriate amounts are determined by an arbitration court. As already noted, the Committee's jurisdiction extends to all public...of the Russian respondents indicated any desire to open their own business. This survey is detailed in D. Slider, V. Magun & V. Gimpel'son, Public Opinion on Privatization: Republic Differences, 7...
- ...Creating Private Enterprises and Efficient Markets (I. W. Lieberman & J. Nellis eds., 1994). (11) The **voucher** system is **detailed** in supra note 7, at 10-21. (12) See P. Hanson, Property Rights in the...
- ...of central distribution systems. (15) Joskow et al., supra note 2, at 341 provide a **detailed** list of those goods and services that continue to be regulated as of mid-1993...
- ...21, at 12. (30) Joskow et al., supra note 2, at 353-58 provide a **detailed** exposition of these rules, as well as a comparison with the U.S. experience. (31...
- ...of Justice, new, less restrictive regulations have now been adopted wherein a firm is automatically **registered** if it has more than 65% of the market. Should it have between 35% and 65%, the firm is **registered** only if the AMC can show that it has a dominant position in the market...

```
(Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.
00641927 92-56867
A Roadmap for Establishing an Investment Policy
March, Robert T.
Corporate Controller v5nl PP: 56-60 Sep/Oct 1992
ISSN: 0899-0174 JRNL CODE: COP
WORD COUNT: 3285
... TEXT: doors tomorrow or two or three days hence. That information is
revealed through a "Closed" sign on the front door.
In working to protect the assets of your company, you can avoid...Bills an
unconditional promise by the U.S. Treasury to pay to the holder a
            amount at maturity They are sold at a discount and repaid
at face value at maturity, Each Monday they are auctioned to mature in 91
and 182 day periods (three month and six month bills). About every four
weeks, a one-year bill is auctioned . on occasion, the Treasury will issue
tax anticipation bills with maturities designed to coincide with ...
27/3,K/2
             (Item 1 from file: 148)
DIALOG(R) File 148: Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.
            SUPPLIER NUMBER: 76403695
                                       (USE FORMAT 7 OR 9 FOR FULL TEXT)
13700592
Financial and Business Statistics. (industry information and data) (Brief
 Article) (Industry Overview) (Statistical Data Included)
Federal Reserve Bulletin, 86, 11, A1
Nov, 2000
DOCUMENT TYPE: Brief Article Industry Overview Statistical Data Included
   ISSN: 0014-9209
                    LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT:
            25293 LINE COUNT: 12564
                         11,737
       cash(5)
                                      12,654
      5 Total reserves(6)
                                          39,572
                                                      40,904
                                          38,596
                                                       39,802
           Required reserves
      7
          Excess reserve balances
                                            975
                                                       1,102
            at Reserve Banks...1982, the
     Board adjusts the amount of reservable liabilities subject to a zero
    percent reserve requirement each year for the succeeding
    calendar year by 80 percent of the percentage Increase in...2000
                   Item
                                          Mar.(r)
                                                   Apr. (2)
                                                             May(r)
                                              Seasonally adjusted
               ADJUSTED FOR
    CHANGES IN RESERVE REQUIREMENTS (2)
```

1 Total reserves (3) 40.46 40.93 41.36 2 Nonborrowed reserves (4... 115.7 114.7 home equity 1,461.3 Other 1,474.6 37 38 510.0 515.2 Consumer Credit cards and related plans n.a. n.a. 40...5.18 4.83 4.75 23 1-year 5.32 4.80 4.81 Auction high(3,5,12)24 3-month 5.07 4.81 4.66 6...business day; continuing contracts are agreements that remain in effect for more than one business day but

have no specific

maturity and can be terminated without advance notice
by either party; term agreements have a...Data based on reports of
membership, which comprises substantially all open-end investment
companies registered with the Securities and Exchange Commission.
Data reflect underwritings of newly formed companies after their
initial...Finance Companies. In that benchmark survey,
and in the monthly surveys that have followed, more detailed
breakdowns have been obtained for some components. In addition,
previously unavailable data on securitized real...

s series on amounts of credit covers most short- and intermediate-term credit extended to individuals. Data in this table also appear in the Board's G.19 (421) monthly statistical release...liabilities

35 Official foreign exchange 63.7 53.7 48.9 36 Special drawing rights certificates 10.2 9.7 9.2

37 Treasury currency 18.2 18.3 18.3...

27/3,K/3 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

07291521 SUPPLIER NUMBER: 15405550 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The paving of Wall Street in Eastern Europe: establishing the legal
infrastructure for stock markets in the formerly centrally planned
economies. (Special Section: Privatization)

Philbrick, William C.

Law and Policy in International Business, 25, n2, 565-608

Wntr, 1994

ISSN: 0023-9208 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT WORD COUNT: 21134 LINE COUNT: 01782

in Eastern Europe, it is important to remember that that countries of the region have individual characteristics and needs. Although this Article has generally focused discussion on the region as a whole...supra note 9, at 65-66. At the end of 1990, of 460 Hungarian companies registered as share companies, 56, or 12%, were issuing or selling shares publicly. Id. at 50...of debt on which the issuing company or governmental body promises to pay bondholders as specified amount of interest for a specified length of time, and to repay the loan on the expiration date. Black's Law Dictionary, supra note...

...eds., 1992). (59.) Id. (60.) Privatization, for the most part, began in 1988. For a **detailed** discussion of the evolution of privatization and economic reform in Hungary, see Tamas Sandor, Privatization...

...freedom of enterprise whereby anyone, including private persons, could form a business association simply by registering it without approval form the Ministry of Finance. The act is the first legal code...This act provides for 75 regional committees to oversee the privatization of small businesses through auctions. The first round of auctions was reserved only for Czech nationals. See generally Drake, supra note 66 (discussing recently enacted...

...privatization project to be prepared for each enterprise. Such plan is to include the following **detailed** information:

1) description of the enterprise and the accompanying properties; 2) details on the way the...

...any restitution claims by previous owners; 4) valuation of the property; 5) proposed manner of **privatization**, and 6) **details** concerning the company which proposed to take over the enterprise.

See Conditions Act, supra note...at 7. (88.) See, e.g., id.at 12. (89.) Id. (90.) For a more **detailed** discussion of the arguments against a partial or complete giveaway shares, otherwise known as the...

- ...allows foreigners to hold shares without any substantive restrictions except that such shares must be registered . See Act VI on Business Organizations; see also Polish Foreign Investment Law, supra note 98.. accountant fees. (115.) See World Equity Markets, supra note 15, at 612. (116.) For a detailed discussion on how reciprocal disclosure requirements work, see U.S. Sec. and Exch. Comm'n...
- ...at 136. (127.) See Schwartz, supra note 60, at 1735. (128.) Id. (129.) For a detailed discussion of employee ownership of shares in privatized companies, see Privatization in Central and Eastern...Id. at 78. Shares may be issued at a premium and may take bearer or registered form, although foreigners can hold only registered shares. Id. at 72-73. Notably, shareholders are liable only to the extent of their...
- ...value. The shareholder does not bear liability for the obligations of the company. Shares are registered as bearer or registered shares. More than one person may own shares, and all shareholders are entitled to a...R. Lessard & John Williamson, Capital Flight and Third World Debt (1987). (171.) For a more detailed explanation of the relationship between interest and exchange rates, see Levi, supra note 51, at...1992, at 1; Alan Riding, European Community Sets Terms For Six Former Soviet Allies To Join , N.Y. Times, June 23, 1993, at A8; Anne Wagner-Findeisen, From Association to Acession...

27/3,K/4 (Item 3 from file: 148) DIALOG(R) File 148: Gale Group Trade & Industry DB (c) 2002 The Gale Group. All rts. reserv.

06490510 SUPPLIER NUMBER: 13966415 (USE FORMAT 7 OR 9 FOR FULL TEXT) Privatization in the Czech Republic.

Mann, Bruce Alan

Business Lawyer, 48, n3, 963-973

May, 1993

ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT WORD COUNT: 5567 LINE COUNT: 00457

- ... ABSTRACT: The negotiation process with investors is time consuming, but not complicated by strict laws or detailed restrictions. The Large-Scale Privatization Law resulted in a multitude of different strategies of privatization...
- principles, was difficult. Consequently, those plans that involved public competition in the form of an auction , tender, or voucher privatization were given preference over negotiated sales.(8) If the enterprise, however, was valued by...
- ...7 million), a direct sale to a selected buyer would be favored. (9) Above that amount , the direct sale to a selected buyer was given priority only if (i) the sale related to a restitution claim equal...
- ...wave of auctions was completed and 95% of the shares allocated to voucher privatization were awarded to bidders.(15)

The success of voucher privatization is due largely to the unforeseen evolution...

...price of the coupon book.(19) By March 1992, the promotional activities of these funds enticed approximately 8.5 million Czech and Slovak citizens to subscribe for coupon books entitling them...transaction involves a sale of assets, then the intellectual property rights are transferred to the $\ensuremath{\text{purchaser}}$. STANDARDS FOR $\ensuremath{\text{REVIEW}}$ OF FOREIGN INVESTMENTS

A number of considerations arc involved in determining whether a privatization project...

...foreign investors, concern that restructurings of newly privatized companies will result in significant layoffs has motivated the government to seek assurances that work levels will be maintained for a specified period...risk that the Ministry's advisors will recommend against approval of the transaction.

Several reasons motivated the government to take this "as is, where is" approach to negotiating sales of state...

27/3,K/5 (Item 1 from file: 626) DIALOG(R)File 626:Bond Buyer Full Text (c) 2002 Bond Buyer. All rts. reserv.

0068996

NOTICE OF SALE \$247,800,000 State of Wisconsin General Obligation Bonds of 1986, Series B

The Bond Buyer - June 3, 1986; Pg. 9(1249); Vol. 276, No. 27396 Word Count: 1,682

TEXT:

... of the Commission adopted on April 23, 1986.

The Bonds will be issued as fully registered bonds without coupons and,

when issued, will be registered only in the name of Cede & Co., as nominee of

The Depository Trust Company, New...

...Individual purchasers will not receive

certificates evidencing their ownership of the Bonds purchases. The successful

bidder shall be required to deposit the Bond certificates with DTC as a condition to delivery of the Bonds...

...on the Bonds on the dates set forth

above, to DTC or its nominee as **registered** owner of the Bonds in next day funds. Transfer of said payments participants of DTC...

...the beneficial owners of the Bonds.

Notices, if any given by the State to the **registered** owner of the Bonds will be given to DTC and redistributed in the same manner...

...appoint a successor

depository, the Commission will prepare, authenticate and deliver, at its expense, fully **registered** certificated bonds in the denomination of \$5,000 or

any multiple thereof in the aggregate principal amount by maturity then outstanding to the beneficial owners of the Bonds.

Bidders are **required** to name the rate or rates of interest which the Bonds are to bear. Such...to reject any or all bids.

The award, if any, will be made to the $\ensuremath{\operatorname{\mathbf{bidder}}}$ complying with the terms of

sale and **offering** to purchase the Bonds at the lowest true interest cost rate

to the State. The true interest cost rate for each bid will be determined on

the basis of present $\ value$ by doubling the semi-annual interest rate, compounded semi-annually, necessary to $\ discount$ the debt service payments to

July 1, 1986 and to the price bid, excluding interest...

28/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08258472 SUPPLIER NUMBER: 17527898 (USE FORMAT 7 OR 9 FOR FULL TEXT) How sellers can attract the best buyers. (mergers and acquisition) (includes related article)

Caronia, Leonard S.

Mergers & Acquisitions, 30, n2, 32(6)

Sep-Oct, 1995

ISSN: 0026-0010 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4157 LINE COUNT: 00308

TEXT:

Understanding what makes different buyers tick and keeping them interested are keys to **rewarding** sales of businesses.

... owner should just tell management no. As an alternative, the owner can offer management some incentive for helping to sell the company above a certain threshold price. Whatever the choice, the buyers ready at about the same point in time. Everything has been aimed at that goal - selection of the right buyers, an information memorandum that is going to help them identify the benefits, and the right...to be accommodated in the timetable, but should be minimized At the other end, some bidders will want to shortcut the process with perhaps a preemptive offer. In most cases preemptive offers are not good, although there may be exceptions, and generally...

...determine why each wants to acquire the business. At the heart is a series of valuations that quantifies the worth of the target to each and produces a range of anticipated prices. Follow-up marketing is based on

31/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01702873 03-53863 Fool's gold Gohring, Nancy

Telephony v235n12 PP: 26-44 Sep 21, 1998

ISSN: 0040-2656 JRNL CODE: TPH

WORD COUNT: 3829

...ABSTRACT: bankrupt Pocket Communications, bought licenses to operate PCS systems in the same FCC entrepreneurs' block auction - the auction that many thought was going to be the last great gold rush of the century. Lured by government incentives, hundreds of people like Benson and Riker with risky spirits and big dreams quit their...

...the PCS licenses. Only a few survived. Many believe the FCC promoted the C block auction as a road to easy money, diminishing the potential risks. C block bidders may have had a chance if the auction had actually taken place 75 days following the close of the A and B blocks...

... Instead, a series of 4 stays resulting from litigation filed by disgruntled competitors prevented the **auction** from beginning until December 18, 1995, 9 months after the close of the A and...

...TEXT: Pocket Communications, both bought licenses to operate PCS systems in the same FCC entrepreneurs' block auction -the auction that many thought was going to be the last great gold rush of the century. Lured by government incentives , hundreds of people like Riker and Benson with risky spirits and big dreams quit their...

...entrepreneurs moved on without reaping a profit from their PCS ventures?

Some say the FCC **enticed** the small players with big dreams made of fool's gold. In retrospect, though, it...

...eager bidders doomed this gold rush from the start.

The story of the C block auction begins with the Omnibus Budget Reconciliation Act of 1993, which added section 309J to the...

... to compete in the deregulating telecom industry. The FCC decidedafter much debate-to use the **auction** process to distribute licenses and offer a separate spectrum **auction** just for those designated entities.

(Table Omitted)
Captioned as: THE C BLOCK. TOP TO BOTTOM...

... series of missteps-a series so long and intricate it's almost comical-left most auction participants out in the cold.

First, the FCC decided that the separate C block auction would follow the first two rounds of auctions -the A and B blocks, which were reserved for existing wireless players looking to expand...

... director of domestic consulting for BIA Consulting and former deputy chief of finance for the **auction** and industry analysis division of the FCC.

Part of the reason for scheduling the C...

...after the A and B blocks was so that the companies bidding in the first auctions could establish a strong market, thus paving the road for C block financing. The FCC...

...president of C block hopeful National Telecom.

Many believe the FCC promoted the C block auction as a road to easy

money, diminishing the potential risks.

"The idea the FCC portrayed...

- ...of the FCC's decisions.
- C block bidders may have had a chance, had the auction actually taken place 75 days following the close of the A and B blocks as...
- ... Instead, a series of four stays resulting from litigation filed by disgruntled competitors prevented the **auction** from beginning until Dec. 18, 1995, nine months after the close of the A and...when it reached an agreement with another party that allowed it to participate in the **auction**
- A month later, the Supreme Court issued the Adarand decision ${\tt r}$ which ruled that all...
- ... reviewing court under strict scrutiny. As a result of the ruling, the FCC suspended the **auction** date again to alter the C block preferences for women and minorities to include all...
- ... technique as it prepared to launch its New York market. The company had already been awarded a Pioneer's Preference license, one of a series of licenses handed over by the...
- ...would hurt C block players, and the rules were changed.
- The final date for the auction was set, but the delays caused by these stays hurt nearly all the C block...
- \dots example of the worst government policy-making in history," Robinson says.
- When the C block auction actually did begin, confidences were still high. "It was still going to work at that...
- \dots only bidding on one market with 5 million pops. Then he dropped out of the ${f auction}$.
- "It got to the point where every market was so high, we weren't comfortable \dots
- ...of Omnipoint.
- At the time, the FCC was understandably happy with the progress of the auction . "We're quite pleased with both the pace of the bidding and the dollars that...
- ... then chief of the FCC's wireless bureau, in an interview with Telephony during the auction (Telephony, Jan. 29, 1996, page 9). But as the auction came to a close, many weren't so pleased. Some say the top bidders had...
- ...had to pay out only 5% of their bid price within 10 days after the auction and an additional 5% when the licenses were actually awarded. They would pay interest for the next six years, with the principle amortized over the...
- ... from Asia, which encouraged the high bids and vowed to back them. Some of these auction participants, especially NextWave, came under heavy fire after the auction for allegedly surpassing the 25% foreign investment cap set by the FCC.

In retrospect, many...

...per pop, compared with the average \$15 per pop in the A and B block ${\tt auctions}\ .$

The end of the auction wasn't the end of the story. A few days after the

auction 's close in May 1996, the first license winner defaulted on its payments-BDPCS couldn...

... of exceeding the 25% foreign ownership rules. These suits meant those bidders were not immediately awarded their licenses.

NextWave refused to ... bidders are angry not only because they believe NextWave was allowed to participate in the **auction** using illegal funding, but also because they say the FCC never followed up on its...

... the FCC's PCS/cellular cross-ownership rules. It petitioned the commission to refrain from awarding licenses in certain markets, including some where Pocket had prevailed.

The other, filed by National...

... their licenses and buildouts. Market conditions shifted during the time it took the FCC to ${\tt award}$ licenses to those companies, and the FCC was already on to its next rounds of spectrum ${\tt auctions}$.

"Part of the reason we believe the markets declined is because the FCC continued to auction spectrum," says Spickler. The D, E and F block auctions produced licenses at much lower prices than the C block auction. "The public financial markets said, 'There's more available and they are paying less than...

... for how C block players might fare, even though Omnipoint's New York market was awarded as a Pioneer's Preference license. The launch turned out to be disappointing, offering what...

 \dots start, though, both C block players and financiers knew that the FCC would continue to ${\tt auction}$ ${\tt spectrum}.$

"It's Economics 101," Roddy says. "If those licenses were available nine to $12\dots$

...commit without knowing what the FCC's restructuring might look like.

The FCC ultimately gave bidders four choices: They could resume payments over the original 10-year repayment period, surrender their licenses and forfeit all of the payments they had made, return a portion....do and damned if you don't," he says. Spickler suggests that the FCC was motivated by its own financial interests when constructing the options.

"To me what has happened here...recover a part of the value of a national resource," he says. "Radio spectrum has value, but the FCC should be focused on getting it into service. The FCC didn't stay focused on that-they were...

...licenses decreased between the time the company bid on them and the time they were awarded. The court ruled in GWI's favor, saying that the value of the licenses when...

...to do is compete on price."

Onlookers and players have analyzed every move of the **auction** and have commented in retrospect for what went wrong and what should have been done ...

... ever have been in the position of creditor. Fowlkes and many others wonder if the **auction** should have been run by the treasury department or another arm of government.

Spickler criticizes...

...to do here."

The FCC also unfairly created a get-rich-quick image for the $\mbox{auction}$, Roddy says.

"They should have said, 'You have the opportunity to be the tenth shoe...

...as a gold mine."

ソ

Rather than be misled by the FCC's portrayal of the auction , perhaps the entrepreneurs should have seen the auctions for what they truly were: a gamble.

"Our mandate from Congress was to afford opportunities...

... is such a capital-intensive industry-was it the best idea to have small business incentives in here to begin with?" Fowlkes asks.

Ironically, Robinson believes small businesses have a great... ... that wireless is only for big players, "Phythyon says.

In the end, the C block auctions were a tremendous disappointment to many people who traded their livelihoods and money for a shot at running a PCS company. The losers in the auctions -the ones that lost time, money and their careers-have every right to feel bitter...

...DESCRIPTORS: Auctions ;

31/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01620868 02-71857

Michael Dell rocks

Serwer, Andy

Fortune v137n9 PP: 58-66+ May 11, 1998

ISSN: 0015-8259 JRNL CODE: FOR

WORD COUNT: 4151

...TEXT: which competitors cut prices literally every week, where the product you make is obsolete just months after you make it, where customers choose between your boxes and essentially similar boxes made by a slew of rivals. Right now...plants are a remarkable balance between the cost-saving efficiencies of mass production and the value -added process of customization. It's as if Henry Ford had said, "You can have your car in any...

...next needed a bunch of PCs-300 of them-he invited Dell to make a $\,$ bid . The price quoted was better than anything the reseller could $\,$ offer on the IBM machines. Benaron So Dell Computer generates billions of dollars of wealthwhere does...

... businessmen who cash in. Ordinary investors in Texas and around the country are reaping Dell rewards , and whether they've become millionaires or merely rich, they're spreading the Dell gospel...

...what I was in for," he says. "Life as a Dell shareholder has been very rewarding. It irritates me when analysts talk about Dell being overvalued because it's had such...hope you're sticking with me. You'll be sorry if you sell." Matter has persuaded 70 to 80 people to buy the stock, including 13 teachers and four students at...

31/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01567604 02-18593

Europe's takeover boom gathers pace
Celarier, Michelle
Euromoney n344 PP: 66-68 Dec 1997
ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 3601

...TEXT: Michelle Celarier reports on the Americanization of European M&A

After a year trying to **entice** the owners of French retailer Casino into a friendly merger, rival French supermarket chain Promodes...

...years.

This is a peculiar French phenomenon that was designed to encourage corporate stability by rewarding long-term shareholders. But it galls the investment bankers advising Promodes, who argue that shareholder...

... Pinault. Arguing that the Worms conglomerate was undervalued - and its insurance unit Athena Assurances highly prized -Pinault's bankers at Jr Morgan lined up cash for a surprise Ffrz8 billion bid...the rescue. But then AGF itself rapidly fell victim to a bigger predator. Generali's bid boosted the value of the shares AGF was offering to pay for Worms. As a result, Pinault's cash offer was left looking distinctly...

... borders is nothing new. And the bloated corporate structure of European companies, with their politically motivated cross-shareholdings, has long survived intact.

The reason is simple: "The money is there and... head the European leveraged-finance department.

"But we know that in the us, given the **focus** on shareholder **value**, that dilution is very significant with a company going through an acquisition. The best return...pointing out that in the us 40 to 50 buyers commonly turn up at an **auction**. "It hasn't reached that level yet in Europe," notes Salomon's Keevil. "I've just been involved in an **auction** where there was one strategic buyer and two leveraged buyers. There's still an opportunity ...

... to see a disaster at some stage," says a French banker. "There's never one week when I don't get a call from those financial buyers asking if I have any assets." The deals are getting bigger too. The \$1 billion purchase...

31/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01030125 96-79518

A glossary of derivatives market terms

Anonymous

Corporate Finance Risk Management Yearbook PP: I-L 1995

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 52073

...TEXT: a negatively sloped forward curve. Originally used of a situation in which two sets of **bid** / **offer** prices on the same instrument are such that a third party can make a riskless profit by buying at one **offer** and selling at the other **bid**. See contango.

/swap: A commodity swap under which counterparties exchange a payment stream based on... suited to capping the interest rate on floating-rate loans that are reset periodically.

The buyer selects the maturity, interest rate strike level, reference floating rate, reset period and notional principal amount. A cap can be constructed either from a series of single...to lock in the spread between different parts of the same yield curve. It is customized in terms of settlement dates, value per basis point and predetermines two points on the yield curve. For example, an investor...a large amount of trading in the underlying, it also required liquid markets and low bid / offer

spreads. The price discontinuity experienced in the 1987 crash caused such strategies to lose money...from the buyer.

FRA prices are quoted as interest rates on the basis of the **bid** and **offer** yield levels for the period of the FRA. The FRA rate itself is the implied... risks of one position by taking out an opposing position at the expense of potential **reward**.

Hedge-ratio: See delta.

Heteroscedastic: In simple linear regression, an error term compensates for the...less risk and so fewer hedging costs.

In practice though, most providers post a wide bid / offer on such products, implicitly pricing in a high correlation on the bid and a low correlation on the offer. Implied correlation can also be stripped from currency options because these are options on a...fixed leg or coupon. So, for example, a five-year dollar swap quoted at 60 bid 65 offer means that a counterparty wishing to pay fixed and receive Libor flat would have to... a higher payment than if Libor is set normally. Therefore the market will pay an incentive to any counterparty that wishes to pay Libor in arrears. So, if the market is... option and set as the strike the most favourable price that has occurred during that time. A lookback call (put) allows the buyer to choose the lowest (highest) price that has occurred over the life of the option. These strikes...yield curve.

Spread: The difference between the yields on two financial assets (aside form the \mbox{bid} / \mbox{offer}).

 $/ ext{-lock:}$ A structure that enables the holder to lock in a fixed spread between two...

31/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00987644 96-37037

Determinants of the medium of payment in corporate acquisitions
Noronha, Gregory M; Sen, Nilanjan; Smith, David N
Journal of Applied Business Research v11n1 PP: 15-23 Winter 1994/1995
ISSN: 0892-7626 JRNL CODE: JRH
WORD COUNT: 4828

ABSTRACT: A study identifies factors that may be correlated with the bidder 's choice between offering cash versus stock in a corporate takeover. Support for Jensen's (1986) cash flow hypothesis...
...TEXT: Hansen's (1987) model, a "lemons" problem(3) presents itself with cash offers, when the target firm knows its own value better than the bidder does. Only when the cash offer exceeds the firm's intrinsic value will the target shareholders agree to the offer. Hansen argues that, in light of this adverse selection, the bidder "must generally base its optimal offer not on unconditional expected value [of the target], but on expected value conditional on the offer being accepted."(4) Based on its private information, target management may...

...it creates an adverse selection problem on both sides (a 'double lemons' problem). However, the **bidder** is not likely to **offer** stock if the target severely undervalues the **bidder** 's assets.

Tax considerations also play a large role in payment medium determination, according to...

 \dots result in a significant tax liability for target shareholders, and building this cost into the **offer** causes such transactions to be expensive for **bidders**. To qualify as a nontaxable merger, the terms must involve stock as at least 50...

... the medium of exchange model in this paper are derived from the extant literature. The motivation for each variable is discussed below.

A. Free Cash Flow

In Jensen's (1986) paper...

... out this excess cash rather than wasting it on inferior investments. Frequently, managers have an incentive to retain excess cash, possibly increasing firm size bond the optimal level. Executive compensation is often tied to sales rather than profit, creating incentives for growth. Finally, firms reward middle managers through promotions rather than annual bonuses, which further creates a bias toward growth to generate new positions. In this framework, takeovers... the net income of the acquiring firm.

Targets with high values for TAX will be **prized** for their ability to decrease a bidder's taxable income. However, the benefit is unobtainable unless the **bidder** 's **offer** contains stock in an amount sufficient to meet continuity-of-interest requirements. Thus, a positive...

... problem. The target will agree to sell only when its value is less than the **offer** being made. The **bidder** 's **offer**, which is based on the expected **value** of the **target** conditional on the offer's acceptance, may not always be acceptable to the target. Consequently...

... which have contingent pricing effects. At the same cost to the acquirer as a cash offer , a stock bid might induce the target to accept. However, the possibility of the bidder having proprietary information may lead the target to undervalue the bidder 's stock, reducing the likelihood of a stock offer. Equilibrium may be reached where the target treats the medium of exchange and the merger exchange ratio as a signal of the bidding firm's value while the bidder chooses the medium of exchange and offering size "to sustain the target's beliefs(10) In this framework, the probability of a...the probability of success, or both. Wansley, Lane and Yang (1987) note that in stock offers a bidding firm must obtain approval from the Securities and change Commission before target stockholders begin to...

... gives the target's management a greater opportunity to mount a defense. Moreover, potential rival bidders might have time to assemble competing Further, the regulatory delay accompanying a hostile, . stock-exchange takeover can also allow the target firm's management to reveal selective information about its value to preferred (rival) . This information may result in an upward revision of cash flow estimates, a reduction in uncertainty faced by such favored bidders , or both. As a consequence, favored bidders could offer higher premiums. Hostile stock offers may then have a smaller probability of success than those made with cash. A dummy variable reflecting whether a takeover should be classified as "hostile" takes on a value of "1" if the target firm's board or management made any public statements of opposition to the bidder offer . It is expected that this factor (HOSTILE) will be positively related to the probability of... coefficient for one information factor (RESVARb), a proxy for the degree of asymmetry regarding the target 's , is statistically insignificant. However, as Hansen hypothesizes, the probability of a stock takeover is negatively...about the acquisition's profitability. Competition is found to be more apt to arise among bidders in the case of a stock offer than with a cash offer (p. 42).

3. For a complete discussion of the problem...

31/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00946942 95-96334

1994: The year in review (part II)

Sadlouskos, Linda

Computer Reseller News n606 PP: 125-156 Nov 21, 1994

ISSN: 0893-8377 JRNL CODE: CRN

WORD COUNT: 16022

...TEXT: Novell chairman Ray Noorda shocked Wall Street by revealing Lotus had recently made an unsuccessful bid to buy Novell, offering the equivalent of \$35 a share—an announcement that did not sit too well with ... technology better; increasing client/server market share; becoming a leader in a network—centric world; focusing on value for customers; expansion in key geographic regions, and leveraging the company's resources to gain... AT&T's proposed purchase would violate terms of the breakup unless AT&T could persuade him the pact was in the public interest.

Lotus, meanwhile, said it was not ready...had one foot in the door, said Entex chief executive John McKenna. For about a month, Entex had been providing five selected large corporate customers with Digital produces, including the RISC-based Alpha PC line.

Based on that initial agreement...millionaires in the computer industry than ever before. This year, 29 executives had salaries and bonuses totaling at least \$1 million, compared with 24 millionaires in fiscal 1992.

At the top...

... computer industry in 1993. He drew a \$1 million salary plus a \$2.7 million bonus, giving Wang a total \$3.7 million paycheck for the year.

Meanwhile, Compaq chief executive...

... Corp. chairman Jim Manzi also got a big raise in 1993--of 100 percent. Lotus rewarded Manzi for bringing the Cambridge, Mass.-based company back into favor among end users and Wall Street by granting. him a \$650,000 bonus on ... brighter future--but, at the same time, the developer was trying to sell off its prize Interbase database.

Kahn reiterated his "100 percent commitment" to the company, and promised to spend...in convergence.

In June, IBM's Personal Software Products division was focusing its efforts to **entice** resellers and dealers to market its Person to Person teleconferencing application for OS/2 and...to start giving away a version of its development tool on a limited basis to **entice** developers to buy the full-blown product.

Gupta's "test-drive" version of SQLWindows was...

31/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00690053 93-39274

Capitalizing on distressed real estate
Lee, Peter

Euromoney PP: 58-62 Mar 1993

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 4984

...TEXT: and restructure it by injecting equity and reducing debt to 60% or 65% of loan value. It would target a ratio of net operating income to debt service of 1.2:1, as opposed...

... knows that its loans will eventually be foreclosed and its properties seized has much less incentive to invest in their upkeep. At the same time, the borrower is allowed to keep...which have announced programmes for accelerated sale of non-performing real estate loans are often rewarded with a boost in their stock price. That is a strong motive for taking the ... price. Splashy announcements of non-performing loan sales boost bank

stock prices. It is another incentive to sell

The panic within banks over real-estate values may be abating and prices... of cashflow streams. The banks have not done that. The RTC's standard format, bulk auctions, were at first derided by brokers as a desperate attempt by the agency to demonstrate...

... good and bad properties into single portfolios and selling them with minimum delay. But the **auctions** quickly became very efficient. Brokers found themselves able to predict prices within a few percentage points. The RTC always guaranteed that it would sell the portfolios up for **auction**. By contrast in the private market, buyers and bank sellers have sometimes spent hundreds and...

... information as possible available to bidders in advance, settle on standard representations and warranties, and request sealed, firm bids.

Buyers should not be required to perform massive amounts of their own due diligence. Deals can collapse if it emerges that a loan has...

... it's in their nature,": warns one broker. "Banks seem to like quiet negotiations. Public auctions both demonstrate that you are tackling your problems and they may attract more bidders."

First... We will see a lot of these types of transactions negotiated with banks. The bulk auction sales are better-suited to underperforming, multi-family loans, which were more a business of...

... Potential acquirers would have to disclose their financial state during the pre-qualifying stage. Final bidders may be asked to put up a 1% or 2% deposit on the day of the auction .

For certain types of assets, third-party financing is now becoming available. Says Max Holmes...

31/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00632922 92-47862 The Winner's Curse Thaler, Richard H.

Across the Board v29n9 PP: 30-33 Sep 1992

ISSN: 0147-1554 JRNL CODE: CBR

WORD COUNT: 2267

...ABSTRACT: will vary substantially, some too high and some too low. The firm that wins the **auction** may be the one whose experts provided the highest estimate. If this happens, the winner of the **auction** is likely to be a loser. Either the winning bid exceeds the value of the...

...TEXT: a jar and fill it with coins, noting the total value of the coins. Now auction off the jar to the assembled masses at the bar (offering to pay the winning bidder in bills to control for penny aversion). Chances are very high that the following results...

 \dots the value of the rights from its experts. What is likely to happen in the **auction** ?

Because of the difficulty of estimating the amount of oil in a given location, the...

... bid more than the firms whose experts guessed lower. Indeed, the firm that wins the auction may be the one whose experts provided the highest estimate.

If this happens, the winner of the auction is likely to be a loser. The winner can be said to be "cursed" in...

... winner's curse cannot occur if all the bidders are rational. Acting

- rationally in an auction , however, can be difficult. Rational bidding requires first distinguishing between the expected value of the...
- ... conditioned only on the prior information available, and the expected value conditioned on winning the auction. But even if a bidder grasps this basic concept, version two of the winner's...
- ... if the bidder fails to compensate properly for the presence of other bidders.
- In an auction in which the high bidder wins, there are two factors to consider, and they work in opposing directions. An increase in the number of bidders implies that to win the auction you must bid more aggressively, but their presence also increases the chance that if you...
- ... of coins--or other objects, such as paper clips valued at 4 cents each--were auctioned off to the students. Unbeknownst to them, each jar had a value of \$8. The students submitted sealed bids and were told that the highest bidder would receive the defined value of the object, less his bid. A total of 48 auctions were conducted, four in each of 12 microeconomics classes. No feedback was provided until the...
- ...The students were also asked to estimate the value of each jar, and a \$2 prize was offered for the best guess in each class.
- The students' mean estimate of the...to 69 Northwestern MBA students. All the students repeated the experiment 20 times with financial incentives and feedback after each trial. The feedback included the "true" value of the company, whether...
- ...construction-firm managers was given a similar problem, this time framed as a low-price auction, in which the winner is the one who submits the lowest bid. A common criticism...
- ... worse than the students. This is surprising, given that construction firms participate in low-price auctions all the time, and would soon go bankrupt if they fell prey to the winner...
- ... learning opportunities fail to solve the buy-a-firm problem. Do bidders in large-stakes auctions in the "real world" make the same mistakes? Numerous field studies claim to have found...
- ... In market contexts. In the field of book publishing, for example, researchers found that most **auctioned** books fail to earn their advances. And in baseball they found that free agents are...
- ...or no gain to the buyer. Why, then, do takeovers occur?

 One researcher, Richard Roll, offers what he calls the hubris hypothesis. According to this view, bidding firms, typically flush with cash, identify potential target firms, estimate the value of the target, then bid for the target if and only if the estimated value exceeds the market...
- ...little money (if any) through takeovers.

The possibility of suboptimal behavior by participants in an auction raises an issue rarely discussed in economic theory, namely what to do when you realize...

- ... you will avoid paying too much for leases, but you will also win very few auctions. In fact, you may decide not to bid at all. Unless you want to switch businesses, this solution is obviously unsatisfactory. You could let your competitors win all the auctions and try to make money by selling their shares short, but this strategy can be...
- ...DESCRIPTORS: Auctions ;

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00126990 19991026299B1067 (USE FORMAT 7 FOR FULLTEXT)

Zale Corporation Announces Agreement With GiftCertificates.com

Business Wire

Tuesday, October 26, 1999 07:00 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 682

TEXT:

...for each of the Zale Corporation brands: Zales Jewelers, Gordon's Jewelers, Bailey Banks and Biddle Fine Jewelers, and Peoples Jewellers will be offered for sale. In addition to being economical, flexible and easy to administer, this new program should extend the Company's reach into the corporate gift, motivation , reward and promotional market segments.

...provides the

foremost in gift-giving and fashion jewelry with each brand offering a unique selection of merchandise targeting customers from value -driven to luxury-oriented. With over 1,330 store locations throughout North America, the gift...

31/3, K/10(Item 1 from file: 275) DIALOG(R)File 275:Gale Group Computer DB(TM)

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02288061 SUPPLIER NUMBER: 54398891 (USE FORMAT 7 OR 9 FOR FULL TEXT) Keep It Simple. (Internet/Web/Online Service Information)

RITTER, DAVID

Intelligent Enterprise, 2, 6, 64(1)

April 20, 1999

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1977 LINE COUNT: 00157

preferences or participation in a community of like-minded people might also seem like compelling incentives for visitors to commercial sites. But Web surveys consistently find that users' most basic need...

...control, but you'll be repaid many times over in customer loyalty I'd cite eBay Inc.'s "My eBay" page as a good example of simple customization with tremendous value.

Ask and listen. ...showed that about 30 percent of commercial Web sites completely failed to respond to a customer service inquiry by email. Many more sites took longer than a week to respond.

Customer feedback is pure gold. Every bug report is a gift. The input

...single major overhaul every 12 months. Users will respond to this attention, and they'll reward you with repeat visits, increased interaction, and more revenue.

31/3,K/11 (Item 1 from file: 613)

DIALOG(R) File 613: PR Newswire

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00157700 19990803LATU052 (USE FORMAT 7 FOR FULLTEXT)

bCard.net Establishes Itself as One of America's Leaders in Smart Card Technology and Services with 100,000 bCard Holders in Just Four Months PR Newswire

Tuesday, August 3, 1999 12:09 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 806

...book from the Harvard Business

School Press as "information brokers that help customers maximize the value of

their personal data to get the lowest price, widest selection and best service

possible while ensuring the customer's privacy."

As a trusted information broker, bCard...

...bounty for its

use by commercial entities. In the case of bCard users the affinity ${\bf rewards}$

are currently bCard Points redeemable for frequent flyer miles. bCard.net is

also actively developing...

...global

business-to-business communications portal.

"The introduction of bCard Points as a web-based reward program linked to

the use of bCard smart cards is a first for the industry...

...bCard.net at

(301) 654-3779 or visit www.bcard.net.

About bCard.net

bCard. $\operatorname{\textbf{net}}$, based in Salt Lake City, Utah, is one of America's leading

providers of smart cards and Internet-based information services. The
company

is a subsidiary of PrimeHoldings...

...1995. Please be cautioned that any such forward-looking statements are

guarantees of future performance and involve significant risks and uncertainties, and that actual results may vary materially from those in the

forward-looking

31/3,K/12 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05957578 Supplier Number: 53226340 (USE FORMAT 7 FOR FULLTEXT)
Fool's Gold: Many risk-taking dreamers were lured to wireless by the promise of C block riches. (personal communications services) (Industry Trend or Event)

Telephony, nISSN 0040-2656, pNA

Sept 21, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3764

... Pocket Communications, both bought licenses to operate PCS systems in the same FCC entrepreneurs' block auction -the auction that many thought was going to be the last great gold rush of the century. Lured by government incentives, hundreds of people like Riker and Benson with risky spirits and big dreams quit their...

...entrepreneurs moved on without reaping a profit from their PCS ventures? Some say the FCC enticed the small players with big dreams made of fool's gold. In retrospect, though, it...

...eager bidders doomed this gold rush from the start.

The story of the C block auction begins with the Omnibus Budget Reconciliation Act of 1993, which added section 309J to the...

...compete in the deregulating telecom industry. The FCC decided-after much debate-to use the auction process to distribute licenses and offer a separate spectrum auction just for those designated entities.

Then a series of missteps-a series so long and intricate it's almost comical-left most auction participants out in the cold.

First, the FCC decided that the separate C block auction would follow the first two rounds of auctions -the A and B blocks, which were reserved for existing wireless players looking to expand...

...director of domestic consulting for BIA Consulting and former deputy chief of finance for the **auction** and industry analysis division of the FCC.

Part of the reason for scheduling the C...

...after the A and B blocks was so that the companies bidding in the first auctions could establish a strong market, thus paving the road for C block financing. The FCC...

...president of C block hopeful National Telecom.

Many believe the FCC promoted the C block **auction** as a road to easy money, diminishing the potential risks.

"The idea the FCC portrayed...

... of the FCC's decisions.

C block bidders may have had a chance, had the auction actually taken place 75 days following the close of the A and B blocks as...

...Instead, a series of four stays resulting from litigation filed by disgruntled competitors prevented the **auction** from beginning until Dec. 18, 1995, nine months after the close of the A and...when it reached an agreement with another party that allowed it to participate in the **auction**

A month later, the Supreme Court issued the Adarand decision, which ruled that all racial...

...reviewing court under strict scrutiny. As a result of the ruling, the FCC suspended the **auction** date again to alter the C block preferences for women and minorities to include all...

...technique as it prepared to launch its New York market. The company had already been awarded a Pioneer's Preference license, one of a series of licenses handed over by the...

...would hurt C block players, and the rules were changed.

The final date for the auction was set, but the delays caused by these stays hurt nearly all the C block...

...example of the worst government policy-making in history," Robinson

When the C block auction actually did begin, confidences were still high. "It was still going to work at that...

...only bidding on one market with 5 million pops. Then he dropped out of

"It got to the point where every market was so high, we weren't comfortable...

... of Omnipoint.

At the time, the FCC was understandably happy with the progress of the **auction** . "We're quite pleased with both the pace of the bidding and the dollars that...

...then chief of the FCC's wireless bureau, in an interview with Telephony during the auction (Telephony, Jan. 29, 1996, page 9).

But as the auction came to a close, many weren't so pleased. Some say the top bidders had...

...had to pay out only 5% of their bid price within 10 days after the

 ${f auction}$ and an additional 5% when the licenses were actually ${f awarded}$. They would pay interest for the next six years, with the principle amortized over the...

...from Asia, which encouraged the high bids and vowed to back them. Some of these auction participants, especially NextWave, came under heavy fire after the auction for allegedly surpassing the 25% foreign investment cap set by the FCC.

In retrospect, many...

...per pop, compared with the average \$15 per pop in the A and B block ${\tt auctions}$.

The end of the auction wasn't the end of the story. A few days after the auction 's close in May 1996, the first license winner defaulted on its payments-BDPCS couldn...

...of exceeding the 25% foreign ownership rules. These suits meant those bidders were not immediately awarded their licenses.

NextWave refused to grant Telephony an executive interview for this article, but a...bidders are angry not only because they believe NextWave was allowed to participate in the **auction** using illegal funding, but also because they say the FCC never followed up on its...

...the FCC's PCS/cellular cross-ownership rules. It petitioned the commission to refrain from awarding licenses in certain markets, including some where Pocket had prevailed.

The other, filed by National...

...their licenses and buildouts. Market conditions shifted during the time it took the FCC to $\ \ \,$ award $\ \ \,$ licenses to those companies, and the FCC was already on to its next rounds of spectrum $\ \ \,$ auctions .

"Part of the reason we believe the markets declined is because the FCC continued to auction spectrum," says Spickler. The D, E and F block auctions produced licenses at much lower prices than the C block auction. "The public financial markets said, 'There's more available and they are paying less than...

...for how C block players might fare, even though Omnipoint's New York market was awarded as a Pioneer's Preference license. The launch turned out to be disappointing, offering what...

 \dots start, though, both C block players and financiers knew that the >FCC would continue to $\,$ auction $\,$ spectrum.

"It's Economics 101," Roddy says. "If those licenses were available nine to $12\dots$

...commit without knowing what the FCC's restructuring might look like.

The FCC ultimately gave bidders four choices: They could resume payments over the original 10-year repayment period, surrender their licenses and forfeit all of the payments they had made, return a portion...

...do and damned if you don't," he says.

Spickler suggests that the FCC was motivated by its own financial interests when constructing the options.

"To me what has happened here...

...recover a part of the value of a national resource," he says. "Radio spectrum has value, but the FCC should be focused on getting it into service. The FCC didn't stay focused on that-they were...licenses decreased between the time the company bid on them and the time they were awarded. The court ruled in GWI's favor, saying that the value of the licenses when

...to do is compete on price."

Onlookers and players have analyzed every move of the **auction** and have commented in retrospect for what went wrong and what should have been done...

...ever have been in the position of creditor. Fowlkes and many others wonder if the **auction** should have been run by the treasury department or another arm of government.

Spickler criticizes...

...to do here."

The FCC also unfairly created a get-rich-quick image for the auction , Roddy says.

"They should have said, 'You have the opportunity to be the tenth shoe...

...as a gold mine."

Rather than be misled by the FCC's portrayal of the auction , perhaps the entrepreneurs should have seen the auctions for what they truly were: a gamble.

"Our mandate from Congress was to afford opportunities...

...is such a capital-intensive industry-was it the best idea to have small business incentives in here to begin with?" Fowlkes asks.

Ironically, Robinson believes small businesses have a great...

...that wireless is only for big players," Phythyon says.

In the end, the C block auctions were a tremendous disappointment to many people who traded their livelihoods and money for a shot at running a PCS company. The losers in the auctions -the ones that lost time, money and their careers-have every right to feel bitter...

31/3,K/13 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11583931 SUPPLIER NUMBER: 55294992 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Marketing to the digital consumer.

McQuade, Shayne; Waitman, Robert; Zeisser, Michael; Kierzkowski, Alexa McKinsey Quarterly, 3, 4(1)

Summer, 1996

ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract WORD COUNT: 6294 LINE COUNT: 00530

... Computers.

- 2. The relationship-building opportunity. Marketers can leverage interactive media to identify attractive self- selected users /prospects, enhance loyalty by providing value -added services, and use what they learn about their customers to customize existing or cross...
- ...that their site on the World Wide Web allows them to improve quality and response time in dealing with customer information requests; it is also more cost-effective.

This can be seen in Exhibit 4. We estimate...to learn more about customers and on that basis tailor their services through targeted price incentives and volume incentives, among other things.

The relationship-building opportunity
This is well-illustrated by a single-store...

...Airlines, it is available free of charge to frequent travelers in United's Mileage Plus rewards program. Once a traveler loads the software onto a PC, she or he not only...

...saves \$50, and sometimes more if it can avoid other typical travel agent discounts or **bonuses** such as overrides. Assuming a yearly transaction volume of about 0.8 to 1.0...4. Learn about their preferences.

5. Relate back to them to provide the sort of **customized** interactions that represent the true " **value** bubble" of digital marketing. Each of the five success factors suggests a number of issues...

...careful no matter what vehicle they choose to attract users, whether that vehicle involves offering incentives (e.g., certain banks' no-fee

bill pay services), using traditional media advertising for digital...where marketers are struggling to create content that the consumer will find valuable, the seat auctions held by Cathay Pacific and American Airlines on the World Wide Web may prove to be an interesting example. Arguably, the auctions leverage many of the unique capabilities of the Internet while meeting the objectives not only...

...key for digital marketers will be the continued willingness to experiment while maintaining a clear **focus** on what delivers **value** to the consumer.

Retain

Once you've drawn consumers to your site in the first...complement its existing customer profile database by collecting information about the accommodation preferences of its **rewards** program members. A third opportunity will be for marketers to gather information that they do...

31/3,K/14 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

08531986 SUPPLIER NUMBER: 17604721 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Predation in local cable TV markets. (Recent Competition Issues in
Telecommunications)

Hazlett, Thomas W.

Antitrust Bulletin, 40, n3, 609-644

Fall, 1995

ISSN: 0003-603X LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 12825 LINE COUNT: 01041

... that year, the city and county of Sacramento (acting jointly via the Sacramento Cable Commission) awarded a franchise to the United Tribune Company. Immediately upon receiving the cable franchise, United attempted...

...there is always less money in competing than there is in monopolizing, ceteris paribus, the **incentives** are aligned against entrants in any lobbying or litigation struggle that develops over franchise rights to begin with. When hard-won (via litigation) entry rights are nonexclusive, the **incentive** to compete is further diminished.(16)

Cable Americal extended its plant from McClellan Air Force...entrants are welcomed into local cable markets to compete with established firms. Indeed, most cities award explicitly nonexclusive franchises. As a practical matter, however, gaining legal permission to enter a cable...

- ...laws elsewhere and to intense efforts by incumbent cable operators to vigorously oppose competitive franchise awards in their respective jurisdictions. Employing a "fairness" rationale to raise entry requirements in the cable...
- ...compete in a cable market against an established incumbent operator, the incumbent may elect to target massive price reductions to households on those blocks wired by the competitor. Such price reductions are typically accompanied...interbrand competition, then, that intrabrand competition may (competitively) be curtailed. In order to create optimal incentives for the local retailer, the upstream distributor establishes territorial divisions; in one's area, sales...is apparent.
- 2 DIFFERENTIAL SALES COMPENSATION FOR THE COMPETITIVE SUBMARKET Incumbents may also pay an incentive premium to marketing employees based on whether they sell a competitive area or a monopoly...unsuccessful effort to gain a market toehold, for instance.(67) And the incumbent had the incentive and opportunity to consider its investment amortized over more than 200,000 subscribers. Even when...Multichannel News, November 16, 1987, at 68.) (35) The City of Los Angeles, for instance, awards nonexclusive licenses. Yet, it has fought a request for a competitive franchise for nearly a...g., personal communication services. See generally, Thomas W. Hazleit, The Political Economy of Radio Spectrum Auctions (Program on Telecommunications Policy, U.C. Davis, Working Paper No. 1, June 1993). (62) SatelliteLight Group Capital. A pending sale (to Time Warner) was

nixed in 1994 when the prospective **buyer**, **asked** by the Federal Trade Commission for extensive documentation, withdrew. (64) Telesat Comments, supra note 42...

31/3,K/15 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2002 The Gale Group. All rts. reserv.

08258472 SUPPLIER NUMBER: 17527898 (USE FORMAT 7 OR 9 FOR FULL TEXT) How sellers can attract the best buyers. (mergers and acquisition) (includes related article)

Caronia, Leonard S.

Mergers & Acquisitions, 30, n2, 32(6)

Sep-Oct, 1995

ISSN: 0026-0010 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4157 LINE COUNT: 00308

TEXT:

Understanding what makes different buyers tick and keeping them interested are keys to rewarding sales of businesses.

... owner should just tell management no. As an alternative, the owner can offer management some incentive for helping to sell the company above a certain threshold price. Whatever the choice, the buyers ready at about the same point in time. Everything has been aimed at that goal - selection of the right buyers, an information memorandum that is going to help them identify the benefits, and the right...to be accommodated in the timetable, but should be minimized At the other end, some bidders will want to shortcut the process with perhaps a preemptive offer. In most cases preemptive offers are not good, although there may be exceptions, and generally...

...to acquire the business. At the heart is a series of valuations that quantifies the worth of the target to each and produces a range of anticipated prices. Follow-up marketing is based on...

31/3,K/16 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07279914 SUPPLIER NUMBER: 15501683 (USE FORMAT 7 OR 9 FOR FULL TEXT) The promise of infrastructure of privatization.

Durchslag, Scott; Puri, Tino; Rao, Arvind

McKinsey Quarterly, n1, p3(17)

Wntr, 1994

ISSN: 0047-5394 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4832 LINE COUNT: 00453

... while also providing highly attractive investment opportunities for both foreign and domestic companies.

A TREMENDOUS **AMOUNT** of attention has been **focused** lately on the privatization of state-owned enterprises. Infrastructure privatization can, however, have an even...

...can achieve this by allowing the private sector to bid for the right to collect user fees over a specified period of time, after which the government re-auctions the improved asset -- the Build-Operate-Transfer (BOT) model. Or it can achieve this by...attempt a broader program and fail. India discovered this when the process it used to auction cellular licenses created a public scandal and had to be resolved through lengthy judicial proceedings...

...carefully assessed for each infrastructure sector. These options increase sequentially in economic/political risk and reward. The first phase, tactical improvements in effectiveness and efficiency, involves the lowest implementation risk because...

...may need to do for security or constitutional reasons -- and has the

right to re- auction the concession when the agreement comes to an end. Re- auction , however, makes it essential that the concession holders' maintenance and investment commitments are strictly defined...

...its previous actions.

When the restructured company is valued, it is important to resist the temptation to undervalue assets as a way of ensuring the success of the equity sale. Private...Asia have helped us to identify the mechanisms that successful programs provide.

Reaping returns

The **rewards** for taking these risks are attractive to both public and private sectors. The private sector...

...ensures that the interests of all stakeholders are fully considered.

Minimize government provision of guarantees, incentives, and credit.

The efficiencies of privatization require that it should be investors that bear the...

...negotiate risk away through government concessions. The absence of risk removes the private sector's incentive to prevent failure. The provision of guarantees exposes the entire privatization program to a highly... tenders. This approach greatly enhances the government's bargaining power, maximizes transparency, creates the right incentives for the private sector to successfully execute their commitments, and helps secure long-term popular...

...for regulatory decisions

Authorize specific projects and delegate decision-making power to restructuring committee

Authorize incentives

Define screening and decision criteria

Describe enforcement mechanisms and penalties

Exhibit 9 Experiences worldwide

Country...goals of organization

Phase 2 Reorganize into economic business units Restructure and Create accountability and incentives

by business

corporatize PSU unit

Phase 3 Assess requirements of private investors

Design and Define...

31/3,K/17 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07271961 SUPPLIER NUMBER: 15236891 (USE FORMAT 7 OR 9 FOR FULL TEXT)
94 things every exporter should know. (export trading companies)
AgExporter, v6, n4, p4(16)

April, 1994

ISSN: 1047-4781 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 10899 LINE COUNT: 00869

... marketing plan, what is the value of studying historical trade data?

Historical data on the **value** and volume of agricultural exports **pinpoint** trends in exports of particular commodities and products in specific markets. Much of the data...690-4374.

23 How can I find out about export opportunities in overseas markets? Each day , FAS collects and disseminates agricultural trade inquiries from buyers of agricultural and food products around the world. In recent years, FAS has processed around...

...GSM-102 and GSM-103 export credit guarantee programs, the Export Enhancement Program, Dairy Export Incentive Program, Sunflower Oil Assistance Program, Cottonseed Oil Assistance Program and the Market Promotion Program. Most...federal government trade missions to discuss how

they can best market their agricultural products. They **focus** on high-value products, such as fresh fruits and vegetables, and consumer-ready items, such as snacks, nuts...I am involved to sell my food product overseas. What is a bid bond?

A bid bond is a guaranty by a firm presenting an offer , in favor of the buyer, as proof of serious intent to sign a contract if the offer is accepted. The bid bond is a percentage (usually 1 or 2 percent) of the value of the contract...

...in favor of the buyer, made by the firm to whom a contract has been awarded , to insure that the firm executes the contract. A small percentage (usually 2 to 5...

...check. If the terms of the contract are not honored, then the firm which was awarded the contract would forfeit the value of the bond to the buyer.

69 How can...

31/3,K/18 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The M&A Rosters; third quarter 1991.

Mergers & Acquisitions, 26, n4, 65(65)

Jan-Feb, 1992

ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 104170 LINE COUNT: 10201

a monthly 200,000 circulation computer publication. It also sponsors the annual Bay Area Music Awards (BAMMIES). BAM's publications are distributed in bulk to various events and retail outlets, such...at December 31, 1989. Its banks offer a full range of commercial banking services, including time, savings and demand deposits, commercial lending, consumer financing, real estate financing, equipment leasing, bank credit cards, safe deposit services, automatic teller machines...

31/3,K/19 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04817780 SUPPLIER NUMBER: 08804694 (USE FORMAT 7 OR 9 FOR FULL TEXT) Integrating land-value taxation with the internalization of spatial externalities. (Land-Use Controls)

Tideman, T. Nicolaus

Land Economics, v66, n3, p341(15)

August, 1990

ISSN: 0023-7639 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 9937 LINE COUNT: 00765

... spatial externalities complement each other as two parts of a system in which individuals are **rewarded** according to their marginal products and charged prices that reflect the marginal social costs of...

...externalities. If these conditions could be attained, not only would each land user have an **incentive** to undertake each activity at precisely the efficient level, but every change in activities would...

...of land arises as a consequence of publicly financed activities. Public collection of this value **rewards** governments for their productivity and provides them with revenue with which to finance valued activities... ...taxed it would be possible to remove taxes from improvements, so that individuals might be **motivated** to make efficient use of the land they held. In addition, private collection of the...

...benefit. Removal of this opportunity for private gain from inefficient

public decisions would eliminate the incentive for wasteful, "rent-seeking" uses of resources in promoting inefficient decisions (Mills 1989), thereby improving...so; but if she did not wish to exercise that opinion, there would be an auction of the title, carrying with the right to use the site of the rest of...

...she chose, but not others.

If there were no further rules, assessors would have an **incentive** to assign higher values to improved sites, because a person who owned durable, immobile improvements...of the site - the rent that the site yield if it use were offered at **auction**. Let C be the cost to the assessor of developing her estimates. Then the assessor...

...which is the excess value in the assessor's estimate,
[Mathematical Expressions Omitted]

Thus to motivate an assessor to report her estimates of the rent accurately, the numerator of the right motivating accurate statements of rental estimates (the condition that the numerator of the right side of...

...or

[Mathematical Expression Omitted]

Equation [6] specifies a condition upon the "commission rate" to be awarded to the assessor with the highest assessment, to motivate accurate assessments. The parameter g could be estimated by the frequency with which sites are...same time that no competitive assessor would be prepared to guarantee any individual site, if auctioned, would yield a corresponding rent. Thus, the fact of selling prices that are generally very...

...day she was acquiring all of the land in a designated area, and the existing users would have a specified time (perhaps six months) to remove any of their improvements that they wished to remove. People would report self...

...very private, information about which sites were likely to assembled. The tax rate that would **motivate** a person to report his true opportunity costs and neither more (speculating on profits from...

...the title holder.

The competitive assessment process has two possible shortcomings. One is that the **rewards** to assessors will be too low to induce them to incorporate all the gradations in assessments that might be observed. There will be **incentives**: The failure to incorporate a negative effect will raise the risk of having to make...

...the highest assessor, f, should also be lower. The lower commission rate would reduce the **incentive** to raise assessments, though it would also lower the **incentive** to incorporate all observable variations in rent. The other possible response is use the competitive...the rent of the residential land around it. Assessors were agreed on this and occasional **auctions** confirmed it. The community might nevertheless decide that even if the presence of handicapped children...

...effect on land rents, but where three could be reasons of public policy for not awarding to the person undertaking the activity the increment in land rents that it generated. And...

...to the externality. If an activity increases surrounding land rents, not only is the activity **rewarded** accordingly, but those who benefit from this externality pay for it in higher taxes.

If...exceeded the sum of the amounts offered by those who disapproved.

The demand-revealing process motivates honest responses to the proposals placed before voters, by specifying that a person will be...

...all other participants of changing the outcome. The ability of the demand-revealing process to motivate honest statements of willingness to pay can be understood as an example of the general...Mills 1989).

While rent-seeking has the capacity to dissipate gains, it also serves to motivate individuals to identify changes that will profit themselves, and in some cases thereby profit the...

...if this became a serious concern, the economically natural solution would be to institute explicit **prizes** for social innovation, financed by the increases in rents that would result from the beneficial changes. to the extent that such **prizes** were expected to be **awarded** appropriately, people would have **incentives** to promote precisely those changes that were socially beneficial, rather than, as at present, the...

...spatial externalities, though in that case it would be important to take account of zoning **designations** in assessing the rental **value** of land. It would be possible to internalize spatial externalities without collecting all of the...

31/3,K/20 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03652431 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MKW Leading Article: ITC sets flawed system to rights

LUCY KILLGREN

MARKETING WEEK, p3

December 03, 1998

JOURNAL CODE: FMWK LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 23437

(USE FORMAT 7 OR 9 FOR FULLTEXT)

The quality Napoleon most **prized** in his commanders was luck. Advertisers and commercial TV executives may well come to hold...

 \dots increase the pounds 5 penalty for failure to produce a valid ticket.

Mansfield stresses the importance of responding to the people in the programme. He says: 'You...for the advertiser.

So how do you move from Wonderland back to the real world? **Focus** on absolute price not just **discount**; get involved in evaluating the relative value - as opposed to the discount - of the different...of the ITV companies' Government payments?

It was the final acknowledgment that the infamous blind auction introduced by the Thatcher government had thrown up enough anomalies to destabilise the ITV system...

... am journalists were less than delighted at what they saw as GMTV being so well- rewarded for its ill- judged gamble.

The reason for this particular decision, according to the ITC...

... and indeed we did at the time - that this was exactly the reason the licence auction was so daft. The system invited large corporations to bet money on a rapidly-changing...
...more.)

The potential for such anomalies was acknowledged in the legislation that set up the auction , for it allowed the companies to renew their ten-year licences after just six years...key events. These were the sale of BZW's sales and advisory business through public auction last year, the appointment and subsequently frustrated ambitions of Large, the Russian crisis last August...greeting cards and next-day delivery from the service. The facility, which was launched this week and will run through the Christmas period , allows users to choose from a range of books generated by the recipient's interest and relationship to the...which standard times worldwide are calculated, Britain generally and London in particular, has the greatest incentive to respond to the year 2000.

Or does it? New Zealanders are also claiming to...

...which produces roughly 30 per cent of the world's GDP.'

One of the main motivations behind Investment 2000's marketing of Australia as a business location is the increased regionalisation...she says.

The threat from new media has not altered the fact that the DPA awards earlier this year featured an overwhelming number of print entrants.

'The print directory section is...

 \dots Rom is pegging level. Year-on- year, we have more print directories entered into the $\mbox{\tt awards}$.'

One of the DPA finalists was the Profile Group (UK) which produces various media guides...

31/3,K/21 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03651433 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Leading Article: ITC sets flawed system to rights

LUCY KILLGREN

MARKETING WEEK, p3

December 03, 1998

JOURNAL CODE: FMWK LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 23437

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... Rom is pegging level. Year-on- year, we have more print directories entered into the awards .'

31/3,K/22 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03261623 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Recession Marketing: A Radical Manifesto

Sure, the economy has slowed to a crawl, and the suddenly-canny, budget-conscious housewife isn't splurging. But sharp marketers can still turn the recession to their advantage by changing the rules of the marketing game.

Pareena Kawatra

BUSINESS TODAY (INDIA), October 22, 1998 ed, p68

October 24, 1998

JOURNAL CODE: WBTI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4938

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... possible, increase-her consumption levels of not just the product, but also the specific brand.

Persuade non-users to use the brand, overcoming their natural barriers against experimentation when budgets have...

... recession. Says Dimensions' Banga: ''The idea is to keep the customer with the company by offering an alternative price-band.'' And in a bid to access the consumer at a lower price-point without taking on the image of...sell from your chair. But now, you need to go out in the field and target your customer aggressively.''

OFFER EMOTIONAL VALUE . In the past 2 years, Citibank, the market-leader in the country's 2-million...

... a recession. As for the affinity cards, their benefits are relatively intangible, but no less **persuasive**. They work by carving out a group of potential consumers united with one another over...

... unless, that is, the benefit can mow down the barrier. Says Ammirati Puris Lintas' Mehra: '' Consumers look for safe choices during a recession. This is not the time for new brands to come in, unless their attributes are very strong.'' The route: first...in two stages will enable you to register twice in the consumer's perception. The prize: a double advantage which is of great importance in a recession, when every purchase decision...

...drink, Enkay Texofoods priced the 100-ml tetrapack at Rs 9. That offered a third incentive , carving out an immediate association for the brand with both thrift and quality.

Many marketers... drawing the customer's attention on the strength of the product alone is difficult-but **rewarding**. Yet, that's just what the Rs 400-crore Samsung Electronics India has achieved. Instead...

er (1) er (1)

21/5/1 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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07181399 **Image available**

SYSTEM AND METHOD FOR AUCTION TRANSACTION

PUB. NO.: 2002-049790 [JP 2002049790 A] PUBLISHED: February 15, 2002 (20020215)

INVENTOR(s): SETSU TORU

APPLICANT(s): DIGITAL CHECK KK

APPL. NO.: 2000-233521 [JP 2000233521] FILED: August 01, 2000 (20000801)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an auction transaction system in which a consumer is given a change to obtain an economical value simply by accessing service information, and a service provider can obtain advertisement effects having high degree of attention, while giving realistic service by discounting.

SOLUTION: The service information, including information (ST2, Fauc, and VS) about the **discount** of a service, is **offered** to users; the users are made to submit bids in an **auction** to obtain right to utilize the service at a discounted price (Fauc); the successful **bid** user of the right is decided by the **auction bidding** from the plurality of users; the successful **bid** price is settled, the successful **bid** user is notified of the successful: and thereafter, use right that can use the service at the discounted price is given to the successful **bid** user at the providing place (RS), where the service provider actually exists.

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21/5/2 (Item 2 from file: 347)

DIALOG(R) File 347: JAPIO

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07173475 **Image available**

ELECTRONIC COMMERCIAL TRANSACTION SYSTEM FOR AUCTION USING INTERNET

PUB. NO.: 2002-041862 [JP 2002041862 A] PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): ISHII SHINSUKE APPLICANT(s): UNITED ABILITIES KK

APPL. NO.: 2000-222059 [JP 2000222059] FILED: July 24, 2000 (20000724) INTL CLASS: G06F-017/60; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic **commercial** transaction system capable of providing a user with the width of **selection** of article prices as well as a **discount** negotiation to articles when the user is to purchase these articles.

SOLUTION: A banner advertisement 33 displaying the user on a web page pl is counted by the program of an auction site and on the basis of this count number, the user decreases the successful bidding price of the article of successful bidding.

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21/5/3 (Item 3 from file: 347)

DIALOG(R) File 347: JAPIO

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07173471 **Image available**

DISCOUNT ACTION SYSTEM

PUB. NO.: 2002-041858 [JP 2002041858 A] PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): HORIKOSHI AKIO APPLICANT(s): HORIKOSHI AKIO

APPL. NO.: 2000-220033 [JP 2000220033] FILED: July 21, 2000 (20000721)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To attain the excitation of an auction system by stimulating the bidding will of a purchaser.

SOLUTION: This discount auction system is provided with a bidding receiving means 2 for receiving a bid from the purchaser, a storage means 3 capable of storing display information showing discounting of a bidding price when there is no display information of an auction target, there is no information concerning the bidding price and there is no bidding, a communication means 4 capable of sending the information held in the storage means 3 to the purchaser and a price updating means 5 capable of updating the display information concerning the bidding price to a bidding price lowered from the beginning. Thus, when there is no bidding, the bidding price (bidding value) held in the storage means 3 can be gradually decreased from the first price.

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21/5/4 (Item 4 from file: 347)

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07139460 **Image available**

ISSUING SYSTEM OF COMPLIMENTARY TICKET AND THE LIKE BY USING REQUEST TERMINAL

PUB. NO.: 2002-007832 [JP 2002007832 A] PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): TOTANI AKIRA
KUDO KOJI

APPLICANT(s): NAGOYA ELECTRIC WORKS CO LTD APPL. NO.: 2000-181619 [JP 2000181619] FILED: June 16, 2000 (20000616) INTL CLASS: G06F-017/60; H04N-007/173

ABSTRACT

PROBLEM TO BE SOLVED: To solve problems that a conventional request terminal such as a 'road station' is a spot-like local **promotion** to the utmost, no information is given to travelers on a **restaurant**, a souvenir shop, a small sightseeing facility, and a hotel accommodation such as a small guesthouse where the traveler can be extensively exchanged with local people, and the information is only worth of going to and coming from the sightseeing spot for the traveler.

SOLUTION: This system issues a complimentary ticket by using the request terminal for printing and issuing a desired ticket by displaying a screen for selecting the 'local advertisement ' on a display screen of the request terminal, connecting the terminal to a server storing the advertisement information via the Internet or an intranet by selecting the 'local advertisement ', receiving and displaying the respective advertisement information for each advertiser from the server, receiving the information on the complimentary ticket, a discount ticket, a reservation ticket, etc., and selecting the 'issue' displayed on the advertisement screen.

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21/5/5 (Item 5 from file: 347)

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07139415 **Image available**

METHOD FOR PROMOTING SMOOTH ONLINE AUCTION

PUB. NO.: 2002-007787 [JP 2002007787 A] PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): SATO KAZU

TAKI TORU

HASEGAWA HIROSHI

APPLICANT(s): BIZ MODULE KK

APPL. NO.: 2000-191892 [JP 2000191892] FILED: June 26, 2000 (20000626)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for smoothly **promoting** an online **auction** by which the entry to the online **auction** can be **promoted**.

SOLUTION: An exhibitor carries a vehicle being an entry object to a car dealer company A, which checks documents such as an automobile inspection certificate. Next, the quality assessment of the vehicle is performed, and an assessed price is estimated based on the result of the quality check. Furthermore, charges for repairing are estimated. In addition, based on the result of the estimation of the assessed price, a buying price is decided. When the exhibitor is satisfied with the buying price, he/she can sell the vehicle to the company A at the price. If it is judged that the vehicle can be sold at a higher price by means of an online auction, its substitutive entry to the auction is requested to an electronic commerce support company with attached insurance of purchase, which ensures that the company A will buy the vehicle, if bidding is unsuccessful.

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21/5/6 (Item 6 from file: 347)

DIALOG(R) File 347: JAPIO

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07079231 **Image available**

NETWORK AUCTION SYSTEM

PUB. NO.: 2001-306878 [JP 2001306878 A] PUBLISHED: November 02, 2001 (20011102)

INVENTOR(s): ISODA KENICHI

KAWAGOE RYOICHI

APPLICANT(s): INTELLIGENT WAVE KK

APPL. NO.: 2000-121006 [JP 2000121006] FILED: April 21, 2000 (20000421)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a network auction system which can equally pass on the discounts to all buyers about their collective purchase of commodities that are carried out via ordering of a large quantity of commodities.

SOLUTION: When the auction is carried out on a network by the collective purchase effect where the commodity prices are reduced in inverse proportion to an increase in quantity of ordered commodities in this auction system, a server 1 pools the difference between the charge paid by a consumer and the successful bit price set after the quantity of commodities is decided as a discount amount and can make a discount from the charge to be paid by the consumer in the next auction transaction by means of a part or the whole of the pooled discount

amount.

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21/5/7 (Item 7 from file: 347)

DIALOG(R) File 347: JAPIO

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07008789 **Image available**
MAGAZINE AND NETWORK MERGING SYSTEM

PUB. NO.: 2001-236414 [JP 2001236414 A]

PUBLISHED: August 31, 2001 (20010831)

INVENTOR(s): KOBAYASHI NORIOKI
APPLICANT(s,): BAADEI INTERNATIONAL KK

APPL. NO.: 2000-047849 [JP 200047849]
FILED: February 24, 2000 (20000224)
INTL CLASS: G06F-017/60; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To actualize a magazine and network merging system, which has an information sending function, replacing newspaper and can efficiently transmit information of a specific area to workers who work in the area.

SOLUTION: Magazines 207 are distributed as periodicals to offices 205 and stores 206 in the specific area as a reception area at a rate of one carrier for several persons. Advertisements of respective stores carried by a magazine 207 contains URLs and timely information (discount sale, menu of the day at a restaurant , etc.), filling intervals of the distribution of the magazines 207 can be obtained from an area information sending server 211 which is connected to the Internet 202, by using a computer 212 or portable telephone set 214. The reservation of articles and services and the versatility of those articles and services in the specific area among stores are enabled.

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21/5/8 (Item 8 from file: 347)

DIALOG(R) File 347: JAPIO

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05597747 **Image available**

NONCONTACT INFORMATION STORAGE SYSTEM

PUB. NO.: 09-212547 [JP 9212547 A] PUBLISHED: August 15, 1997 (19970815)

INVENTOR(s): WATANABE TAKAFUMI YOKOTA MASAFUMI

OURA SEIJI

ISHIBASHI TAKANOBU

UCHIDA HIROYASU

APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP

(Japan)

APPL. NO.: 08-014135 [JP 9614135] FILED: January 30, 1996 (19960130)

INTL CLASS: [6] G06F-017/60; G06K-017/00; G06K-019/07; G06K-019/00 JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3

(INFORMATION PROCESSING -- Input Output Units)

JAPIO KEYWORD: R088 (PRECISION MACHINES -- Automatic Vending Machines); R116 (ELECTRONIC MATERIALS -- Light Emitting Diodes, LED)

ABSTRACT

PROBLEM TO BE SOLVED: To make office work efficient and speedily obtain necessary information and documents by providing a storage means which stores information, a control means which controls information, and a

communication means which communicates information without any physical connection.

SOLUTION: A noncontact information recording medium 1 consists of an antenna 2, a modem circuit 3, a control circuit 4, and a memory 5. A memory map stored in a memory 5 consists of a memory address 11, individual ID information 12, prepayment data 13, time-limited data 14, room entry and exiting time temporary storage 15, and others 16. A noncontact medium 1 is employed as a student's identification card and RWU terminals are arranged in a campus to provide various services such as notification on bulletin boards in the campus and certificate issue. Then a noncontact information recording system which covers the majority of services of the school such as attendance/absence management in respective classrooms and prepaid services at school restaurants can be constituted by connecting the RWU terminals by a network.

21/5/9 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

014595436 **Image available**
WPI Acc No: 2002-416140/200244
Related WPI Acc No: 2002-416230
XRPX Acc No: N02-327442

Real-time coupon offer selection method involves generating coupons having coupon offers that are selected based on couponing criteria stored in database

Patent Assignee: WISHOO INC (WISH-N) Inventor: O'BRIEN J F; WECHSLER J L

Number of Countries: 097 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200223455 A1 20020321 WO 2001US42104 A 20010911 200244 B

Priority Applications (No Type Date): US 2000231908 P 20000911; US 2000231907 P 20000911

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200223455 A1 E 15 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): WO 200223455 A1

NOVELTY - The couponing criteria are stored in tactical couponing database. A local unit selects coupon offers based on the criteria in the database and generates coupons having selected coupon offers.

USE - For **promoting** sales in e.g. fast food **restaurants**, during festivals.

ADVANTAGE - Enables generating customized coupons in real-time that implement information about time and location in which the coupons are distributed in order to optimize consumer response.

DESCRIPTION OF DRAWING(S) - The figure shows the couponing database.

pp; 15 DwgNo 1/1

Title Terms: REAL; TIME; COUPON; OFFER; SELECT; METHOD; GENERATE; COUPON; COUPON; OFFER; SELECT; BASED; CRITERIA; STORAGE; DATABASE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/10 (Item 2 from file: 350) DIALOG(R) File 350: Derwent WPIX

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014570089 **Image available**
WPI Acc No: 2002-390792/200242

Reverse auction method through making cooperative purchase user group

Patent Assignee: SEO J H (SEOJ-I)

Inventor: SEO J H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001111983 A 20011220 KR 200032788 A 20000614 200242 B

Priority Applications (No Type Date): KR 200032788 A 20000614

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001111983 A 1 G06F-017/60

Abstract (Basic): KR 2001111983 A

NOVELTY - A reverse auction method through making cooperative purchase user group is provided to perform reverse auction electronic commerce by investigating requests and tastes of a plurality of users, providing a model to the users to form a group, and enabling a provider to supply a large volume of products.

DETAILED DESCRIPTION - A user finishing member registration in a reverse auction web site inputs information on his/her purchasing intention(11). After the purchasing intention information is collected from a plurality of users, the purchasing intention data of the users are combined(12), and a cooperative buying user group is formed(13). A provider passing through the member registration can read and search information on the user groups (14). The provider demands one user group to participate in a bid(15). When the contract is made(16), the users pay a product price through a settlement unit such as a credit card, electronic money and automatic money remittance, and the provider receives the personal information of the users buying the products from a web site administrator and delivers the products to the users (18). In addition, the users can additionally recommend other users to the cooperative buying user group(17). Since a number of users buy the products together, they can demand a reasonable discount to the provider.

pp; 1 DwgNo 1/10

Title Terms: REVERSE; AUCTION; METHOD; THROUGH; COOPERATE; PURCHASE; USER; GROUP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/11 (Item 3 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014538404 **Image available**
WPI Acc No: 2002-359107/200239

Method for providing information by using geographical information system on the internet

Patent Assignee: CHOI C J (CHOI-I)

Inventor: CHOI C J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001108734 A 20011208 KR 200029618 A 20000531 200239 B

Priority Applications (No Type Date): KR 200029618 A 20000531

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001108734 A 1 G06F-017/60

Abstract (Basic): KR 2001108734 A

NOVELTY - A method for providing information by using a geographical information system on the Internet is provided so that an information provider and an information receiver can exchange information by notifying an actual position of the information provider and the information by using the geographic information system.

DETAILED DESCRIPTION - A user accesses a main web site for providing information(S100), and moves to an information page to obtain wanted information(S200). The user selects a plurality of information contents stored in a database, such as events, public information, business opening, simple information, logistics, traffics(vehicles), tourist attractions and remains, and decides whether to use a geographic information state(S300). The user inputs a keyword to search the wanted information such as regions, firm names, products, persons, real estates, movable property, tourist attractions, restaurants, companies, stores, remains, gift certificates, discount tickets, discount information, intellectual property-related information, technologies, administrative institutions, educational information, articles, geographical information, electronic commerce, computers and Internet sites(S400). To use the geographic information system, the user should have a mobile phone having a GPS chip or a computer connected to a GPS terminal.

pp; 1 DwgNo 1/10

Title Terms: METHOD; INFORMATION; GEOGRAPHICAL; INFORMATION; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/12 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014492717 **Image available**
WPI Acc No: 2002-313420/200235

XRPX Acc No: N02-246050

Internet-based electronic coupon system e.g. for commercial store, displays coupon and its content data in user terminal, when electronic coupon display distributed in web site of coupon sponsor is clicked by user

Patent Assignee: E STAGE KK (ESTA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002092451 A 20020329 JP 2000281487 A 20000918 200235 B

Priority Applications (No Type Date): JP 2000281487 A 20000918

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002092451 A 4 G06F-017/60

Abstract (Basic): JP 2002092451 A

NOVELTY - The display purport of the electronic coupons that include discount or free service tickets, is distributed in the web site of commercial store, restaurant, movie theater, etc. When an user clicks the display, the content data and the coupon are displayed in the user terminal (3) or taken as a printout.

USE - Electronic coupon system for bookstores, movie theater, game center, amusement parks, restaurant, etc.

ADVANTAGE - The electronic coupons are distributed efficiently to a user in real-time for utilization.

DESCRIPTION OF DRAWING(S) - The figure shows a model block diagram of electronic coupon system.

User terminal (3) pp; 4 DwgNo 1/1

Title Terms: BASED; ELECTRONIC; COUPON; SYSTEM; COMMERCIAL; STORAGE; DISPLAY; COUPON; CONTENT; DATA; USER; TERMINAL; ELECTRONIC; COUPON; DISPLAY; DISTRIBUTE; WEB; SITE; COUPON; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/13 (Item 5 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014469484 **Image available**
WPI Acc No: 2002-290187/200233

Method for shop-link service using consumer cookie

Patent Assignee: PARK S K (PARK-I)

Inventor: PARK S K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001103949 A 20011124 KR 200025264 A 20000512 200233 B

Priority Applications (No Type Date): KR 200025264 A 20000512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001103949 A 1 G06F-017/60

Abstract (Basic): KR 2001103949 A

NOVELTY - A method for the shop-link service using the consumer cookie is provided for a shopping mall operator to comprehend the purchase tendency of consumers by referring to the consumer cookie, to send the product advertising to the consumer, and to performs the discount sales for a virtual purchasing product or the auction by analyzing the purchase tendency.

DETAILED DESCRIPTION - The shop-link system configures the link by affiliating with many shopping mall systems, holds the virtual purchase event, and gives each consumer the fixed cyber money. The consumer virtually purchases a desired product by using the cyber money. The consumer cookie including the identification data about the virtual purchase product is stored in a consumer PC together with a domain of the shop-link system in reference. When the consumer accesses the shop-link system, the consumer cookie is transferred to the shop-link system corresponding to the domain and the shop-link system comprehends the purchase tendency of the consumer by referring to the product information included in the consumer cookie. The shop-link system sends the product advertising to the relevant consumer and performs the discount sales for a virtual purchasing product or the auction by analyzing the purchase tendency.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SHOP; LINK; SERVICE; CONSUME; COOKIE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/14 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014412323 **Image available**
WPI Acc No: 2002-233026/200229

XRPX Acc No: N02-179411

Auction transaction system determines successful-bid user by executing bid for auction and provides rights for utilizing service at discount price to the determined user

Patent Assignee: DIGITAL CHECK KK (DIGI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002049790 A 20020215 JP 2000233521 A 20000801 200229 B

Priority Applications (No Type Date): JP 2000233521 A 20000801

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
JP 2002049790 A 23 G06F-017/60

Abstract (Basic): JP 2002049790 A

NOVELTY - An information provider provides information about service at discount price, on client's provision screen. A bid executing unit executes the bid for auction and determines successful-bid user from several users. A successful-bid notification unit indicates about a successful-bid to the successful-bid user and grants the rights for utilizing the service at the discount price to the successful-bid user.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for **auction** transaction method.

USE - For executing auction.

ADVANTAGE - A service sponsor can get the high advertising effect of attention, and the user can utilize the actual service at discount price.

DESCRIPTION OF DRAWING(S) - The figure shows flowchart explaining the web auction. (Drawing includes non-English language text).

pp; 23 DwgNo 2/33

Title Terms: AUCTION; TRANSACTION; SYSTEM; DETERMINE; SUCCESS; BID; USER; EXECUTE; BID; AUCTION; UTILISE; SERVICE; DISCOUNT; PRICE; DETERMINE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/15 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014391772 **Image available**
WPI Acc No: 2002-212475/200227
XRPX Acc No: N02-162439

Electronic commerce system for auction, discounts bid price of goods, based on counted number of clicked icons corresponding to advertisement

Patent Assignee: UNITED ABILITIES KK (UNAB-N) Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002041862 A 20020208 JP 2000222059 A 20000724 200227 B

Priority Applications (No Type Date): JP 2000222059 A 20000724 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes JP 2002041862 A 11 G06F-017/60

Abstract (Basic): JP 2002041862 A

NOVELTY - A counter counts the number of clicked icons corresponding to the **advertisement** (33) that is displayed in an **auction** site. Based on the count value, the bid price of the goods is discounted.

USE - Electronic commerce system for auction using internet.

ADVANTAGE - Sales of goods is promoted by motivating the user. The advertisement effect is reliably improved.

DESCRIPTION OF DRAWING(S) - The figure shows the conceptual diagram of the operation of advertisement site. (Drawing includes non-English language text).

Advertisement (33) pp; 11 DwgNo 4/11

Title Terms: ELECTRONIC; SYSTEM; AUCTION; DISCOUNT; BID; PRICE; GOODS;

BASED; COUNT; NUMBER; CORRESPOND; ADVERTISE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00

File Segment: EPI

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(Item 8 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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014374093
            **Image available**
WPI Acc No: 2002-194796/200225
XRPX Acc No: N02-147936
 Discount provision system using Internet, creates user contractual
  commitments for purchasing goods and services over predetermined period
  grouped by category, user's location and time period
Patent Assignee: KAYDANOV V (KAYD-I); TEVELER E (TEVE-I)
Inventor: KAYDANOV V; TEVELER E
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                           Kind
                                                   Date
                                                            Week
US 20010034663 A1 20011025 US 2000184314 P
                                                  20000223
                                                            200225 B
                             US 2001788417 A
                                                 20010221
Priority Applications (No Type Date): US 2000184314 P 20000223; US
  2001788417 A 20010221
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
US 20010034663 A1 67 G06F-017/60
                                      Provisional application US 2000184314
Abstract (Basic): US 20010034663 A1
        NOVELTY - An order processor receives user's request for discount
    , and contractual commitment to purchase goods from commodity providers
    (101). A trading unit creates several contractual commitments for user
    (100) for purchasing goods and services over a predetermined time
    grouped by category, user location. The created commitments are
    auctioned to commodity providers over distributed network.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Computer program product;
        (b) Brokering contracts provision method
        USE - For providing discount for purchasing goods using Internet.
        ADVANTAGE - The system is inexpensive and dependable and it is
    operated with high efficiency.
        DESCRIPTION OF DRAWING(S) - The figure shows the overall computer
    architecture of electronic contract broker and contract market maker
    infrastructure.
        User (100)
        Commodity providers (101)
        pp; 67 DwgNo 1/33
Title Terms: DISCOUNT; PROVISION; SYSTEM; USER; PURCHASE; GOODS; SERVICE;
  PREDETERMINED; PERIOD; GROUP; CATEGORY; USER; LOCATE; TIME; PERIOD
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
             (Item 9 from file: 350)
 21/5/17
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
             **Image available**
014351190
WPI Acc No: 2002-171893/200222
XRPX Acc No: N02-130654
  System for trading financial instruments updates offering inventory,
  national best bid and offer price or derived price of financial
  instrument in offering inventory
Patent Assignee: UBS PAINEWEBBER INC (UBSP-N)
Inventor: NARATIL T C
Number of Countries: 095 Number of Patents: 002
Patent Family:
Patent No
              Kind Date
                             Applicat No
                                            Kind Date
                                                            Week
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WO 200207039 A2 20020124 WO 2001US21806 A 20010709 200222 B AU 200178897 A 20020130 AU 200178897 A 20010709 200236

Priority Applications (No Type Date): US 2000617853 A 20000717 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes WO 200207039 A2 E 23 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200178897 A G06F-017/60 Based on patent WO 200207039

Abstract (Basic): WO 200207039 A2

NOVELTY - System comprises an updatable system database, an updatable offering inventory database which receives real-time price and quantity information for each financial instrument from a market data feed provided by interdealer brokers, and a system proprietor determining the national best bid and offer price and a derived price. The proprietor applies a price improvement process to a trade if an offsetting trade occurs, and updates the system database and offering inventory to reflect transactions executed by the system. The system cancels or revises orders, notifies users of order execution, and updates the inventories.

DETAILED DESCRIPTION - A filter process removes incorrect market data from the offering inventory and the derived price is calculated by determining the captured spread between the last transaction price and the desired benchmark for the financial instrument, determining the current price and adding the spread to the existing price. There is an INDEPENDENT CLAIM for a method of data processing high liquidity financial instruments.

USE - System is for automated trading of US Treasury securities, liquid agencies and zero-coupon strips.

ADVANTAGE - System provides consumers with the best price at the time of execution and retrieves prices for future analysis, and uses historical data to price securities if active quotes are unavailable.

DESCRIPTION OF DRAWING(S) - The figure shows the relationship between system components.

pp; 23 DwgNo 1/3

Title Terms: SYSTEM; TRADE; FINANCIAL; INSTRUMENT; UPDATE; OFFER; INVENTORY; NATION; BID; OFFER; PRICE; DERIVATIVE; PRICE; FINANCIAL; INSTRUMENT; OFFER; INVENTORY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/18 (Item 10 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014349025 **Image available**
WPI Acc No: 2002-169728/200222

Method and system for electronic auction having auction condition according to payment method

Patent Assignee: KWON O S (KWON-I)

Inventor: KWON O S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001090962 A 20011022 KR 200018498 A 20000408 200222 B

Priority Applications (No Type Date): KR 200018498 A 20000408

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001090962 A 1 G06F-017/60

Abstract (Basic): KR 2001090962 A

NOVELTY - A method and a system for an electronic auction having an auction condition according to payment method are provided to enable a seller to receive a cost by a profitable paying method and to enable a buyer to receive a discount for a bid by suggesting an auction condition including contents varying discount rates from the most profitable paying method to the most disadvantageous paying method and ordering a bid order in accordance with the auction condition.

DETAILED DESCRIPTION - An auction condition having different discount rates of a cost in accordance with a paying method and suggesting the most profitable paying method to a seller is suggested (200). Information of an auction commodity to be registered is received from a seller computer (202). The registered auction commodity information is stored in a commodity information DB(204). It judged whether a buyer computer wanting a bid for the auction commodity exists (206). If a buyer computer registered wanting a bid for the registered auction commodity exists, a bid detail including a paying method and a bid price is received (208). If bid detail is received, the number of received bids is counted and a bid order is prepared in accordance with an auction condition(210). It is judged whether the pre-fixed auction closing condition is satisfied(212). If the condition is satisfied, a successful is decided in accordance with the bid order (214).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; ELECTRONIC; AUCTION; AUCTION; CONDITION;

ACCORD; PAY; METHOD Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/19 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014341232 **Image available**
WPI Acc No: 2002-161935/200221

Finance method using internet auction

Patent Assignee: KWON Y B (KWON-I)

Inventor: KWON Y B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001088051 A 20010926 KR 200012049 A 20000310 200221 B

Priority Applications (No Type Date): KR 200012049 A 20000310

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001088051 A 1 G06F-017/60

Abstract (Basic): KR 2001088051 A

NOVELTY - A finance method using the Internet auction is provided to simultaneously satisfy the ${\tt needs}$ of both a ${\tt customer}$ and a seller for financial products by making the optimal business through the Internet ${\tt auction}$.

DETAILED DESCRIPTION - A loan applicant connects to the auction site and asks for the beneficiary certificate loan through the Internet(201). The data for the loan application is stored to an application DB of the auction site(101) and the specification of the loan application is displayed on a web page(103). Each financial institution(bank or insurance company) connects to the auction site, inquires the data for the loan application(301), and registers bid conditions to the auction site(303). The auction site stores the bid specification to a bid DB(105), compares the conditions of loan applicant with the conditions of financial institution through the application DB and bid DB(107), and determines the best bid(109). The result is stored to a DB for the successful bid(111) and notified to

both the loan applicant and financial institution(113). The loan applicant can receive the result through a telephone or mail(203). The financial institution receives the result and prepares for the loan(305).

pp; 1 DwgNo 1/10

Title Terms: FINANCIAL; METHOD; AUCTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/20 (Item 12 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014326383 **Image available** WPI Acc No: 2002-147085/200219

XRPX Acc No: N02-111498

Product sales server for on-line auctions, sets discount rates for each consumer group based on number of consumers in each group

Patent Assignee: SONY CORP (SONY); TAKAHASHI K (TAKA-I)

Inventor: TAKAHASHI K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 20020002500 A1 20020103 US 2001833441 A 20010412 200219 B
JP 2001357313 A 20011226 JP 200191067 A 20010327 200219

Priority Applications (No Type Date): JP 2000117201 A 20000413 Patent Details:

Patent No Kind Lan Pq Main IPC Filing Notes

US 20020002500 A1 30 G06F-017/60 JP 2001357313 A 21 G06F-017/60

Abstract (Basic): US 20020002500 A1

NOVELTY - A charge calculator sets discount rates for products for each group of customers, by tabulating number of purchasers in each group of customers.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Product sales system;
- (b) Product sales method

USE - Used in on-line auction sites.

ADVANTAGE - By issuing a dividend to the purchasers of initially sold products based on present dividend terms, sales of product can be promoted. The same product can be sold by different sales methods and the consumers can purchase products by their desired sales method and different services are obtained by different sales method using product sales server. Consumers promote sales of the product and purchase product at greater discount rate by working as a group representatives.

DESCRIPTION OF DRAWING(S) - The figure shows the configuration of product sales system.

pp; 30 DwgNo 1/13

Title Terms: PRODUCT; SALE; SERVE; LINE; AUCTION; SET; DISCOUNT; RATE;

CONSUME; GROUP; BASED; NUMBER; CONSUME; GROUP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/21 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014324834 **Image available** WPI Acc No: 2002-145536/200219

XRPX Acc No: N02-110488

Discount coupon information providing method for restaurant, involves displaying coupon information to mobile phone, when coupon provision site is accessed

Patent Assignee: LOGOS KK (LOGO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001357279 A 20011226 JP 2000178412 A 20000614 200219 B

Priority Applications (No Type Date): JP 2000178412 A 20000614

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001357279 A 7 G06F-017/60

Abstract (Basic): JP 2001357279 A

NOVELTY - The coupon provision information is registered in a coupon provision site. When the coupon provision site is accessed by a mobile telephone, the coupon information is displayed in the telephone through Internet.

USE - For providing coupon information through Internet for availing discount in restaurant, etc.

ADVANTAGE - Since the coupon information is reliably provided to user through Internet, advertisement effect is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart information provision process. (Drawing includes non-English language text).

pp; 7 DwgNo 1/9

Title Terms: DISCOUNT; COUPON; INFORMATION; METHOD; RESTAURANT; DISPLAY; COUPON; INFORMATION; MOBILE; TELEPHONE; COUPON; PROVISION; SITE; ACCESS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G01C-021/00; G06F-017/30

File Segment: EPI

21/5/22 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014283485 **Image available**

WPI Acc No: 2002-104186/200214

Method for reverse- auction , lottery, supply and purchase using b2c of electronic commercial transaction

Patent Assignee: MAN HO CO LTD (MANH-N)

Inventor: SON M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001078846 A 20010822 KR 200122482 A 20010421 200214 B

Priority Applications (No Type Date): KR 200122482 A 20010421

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001078846 A 1 G06F-017/60

Abstract (Basic): KR 2001078846 A

NOVELTY - A method for a reverse- auction , a lottery, a supply and a purchase using a B2C of an electronic commercial transaction is provided to embody the principle of the complete free competition market by providing a complete free competition system in a market formed by a plurality of suppliers and a plurality of consumers in an electronic commercial transaction and providing a free competition of a commodity selected by a free competition of a reverse auction method for offering an opportunity to a plurality of consumers for taking the commodity with one's selected probability.

DETAILED DESCRIPTION - A plurality of suppliers and a plurality of consumers are entered in the same category being formed the second

market. A supplier of the first market performs of competition of a commodity price and a quality in the second market for being selected by a consumer of the third market. The consumer of the third market selects one commodity with respect to a commodity of the second market based on the same commodity information suggested in the same category. The consumer bets one's wanted probability by selling coupons within the quantity of assigned coupons with respect to the commodity of the selected supplier. A lottery is performed at an excess time of the coupon amount and time. A prize winner may buy a commodity using one's betting price(coupon purchase amount).

pp; 1 DwgNo 1/10

Title Terms: METHOD; REVERSE; AUCTION; LOTS; SUPPLY; PURCHASE; ELECTRONIC

; COMMERCIAL ; TRANSACTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/23 (Item 15 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014275388 **Image available**
WPI Acc No: 2002-096090/200213

System for offering agricultural product auction service over the internet

Patent Assignee: YANG B Y (YANG-I)

Inventor: YANG B Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001078666 A 20010821 KR 20006087 A 20000209 200213 B

Priority Applications (No Type Date): KR 20006087 A 20000209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001078666 A 1 G06F-017/60

Abstract (Basic): KR 2001078666 A

NOVELTY - An agricultural product auction service system is provided to enable a seller and a consumer to access an auction server, to input a bidding price at the auction server and to accept the purchase offering the highest bidding price by processing the input data.

DETAILED DESCRIPTION - The system comprises a data input module(1), a data storage module(5), a data display module(6), a client certification module(7), and a data controller(8). The data input module(4) enables an agricultural product seller client and a consumer client to input sale and purchase data, and identification data. The data storage module(5) stores the sale and purchase data on the registered agricultural product, and the identification data input by the clients. The data display module(6) displays the bidding price accepted in the auction process based on the bidding price input by the clients. The client certification module(7) certificates the accessed client as a member by checking if the input identification code exits in the data storage module. The data controller(8) receives the bidding price stored in the data storage(5), detects purchase data identically included in a sale data list classified into a product kind, a sale unit or other detailed condition, extracts a consumer client offering the highest bidding price among the detected purchase data and informs the seller and the consumer client of the auction result.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; OFFER; AGRICULTURE; PRODUCT; AUCTION; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

(Item 16 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 014261538 **Image available** WPI Acc No: 2002-082236/200211 Related WPI Acc No: 2001-080053; 2001-625024; 2002-425396 XRPX Acc No: N02-061273 Transformational bidding method in online electronic auction involves transforming assigned values of bids with offered rebate and discount into another values having standard unit of measurement Patent Assignee: RUPP W D (RUPP-I); TULLOCH S M (TULL-I); VALACHOVIC T (VALA-I) Inventor: RUPP W D; TULLOCH S M; VALACHOVIC T Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Week US 20010032167 A1 20011018 US 99282157 Α 19990331 200211 B US 2000753328 Α 20001229 Priority Applications (No Type Date): US 2000753328 A 20001229; US 99282157 A 19990331 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes US 20010032167 A1 18 G06F-017/60 CIP of application US 99282157 Abstract (Basic): US 20010032167 A1 NOVELTY - The method involves receiving the bids of the predetermined bidders (30) such that a rebate and a discount are offered in one of the bids. The predetermined values and measurement units are assigned to the corresponding bids. The assigned values of the bids are transformed into another values having a standard unit of measurement. DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following: (a) a transformational bidding system; (b) and a machine readable medium used in bidding on electronic auction. USE - Applicable in on-line electronic auction. ADVANTAGE - Facilitates healthy competition between bidders according to provided bids with offered rebates and discounts. Enables simple bidding process in on-line electronic auction since values of **offered** bid can be transformed into another values with standard unit of measurement for bidder selection . DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of a request for quotation in on-line electronic auction. Bidders (30) pp; 18 DwgNo 1A/6 Title Terms: TRANSFORM; BID; METHOD; ELECTRONIC; AUCTION; TRANSFORM; ASSIGN; VALUE; BID ; OFFER ; REBATE; DISCOUNT ; VALUE; STANDARD; UNIT; MEASURE Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI (Item 17 from file: 350) 21/5/25 DIALOG(R) File 350: Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

Image available 014260064 WPI Acc No: 2002-080762/200211

XRPX Acc No: N02-060178

Ticket information provision device outputs selected advertising information from advertiser to user's mobile communication device, when information pertaining to advertiser and user are in accord Patent Assignee: SHINTO TSUSHIN KK (SHIN-N)

Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week JP 2001331728 A 20011130 JP 2000151353 20000523 200211 B Α Priority Applications (No Type Date): JP 2000151353 A 20000523 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2001331728 A 6 G06F-017/60 Abstract (Basic): JP 2001331728 A NOVELTY - A database (11) includes information about an advertiser and a user. A control unit (12) transmits advertising information selected by the user to the user's mobile communication device (2), when the information pertaining to advertiser and user are in accord with respect to predetermined conditions. USE - For providing information about discount ticket printed on advertisement printed in newspapers and magazines. ADVANTAGE - Advertising information is transmitted only to the specific person using mobile communication device. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of ticket information provision device. (Drawing includes non-English language text). User's mobile communication device (2) Database (11) Control unit (12) pp; 6 DwgNo 1/5 Title Terms: TICKET; INFORMATION; PROVISION; DEVICE; OUTPUT; SELECT; ADVERTISE; INFORMATION; USER; MOBILE; COMMUNICATE; DEVICE; INFORMATION; PERTAIN; USER; ACCORD Derwent Class: T01 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): G06F-017/30 File Segment: EPI 21/5/26 (Item 18 from file: 350) DIALOG(R)File 350:Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 014219979 **Image available** WPI Acc No: 2002-040677/200205 XRPX Acc No: N02-030153 Benefit providing program for advertising in Internet, offers discount to customers for viewing advertisement displayed at respective terminals Patent Assignee: MARKS J (MARK-I); MARKS M B (MARK-I) Inventor: MARKS J; MARKS M B Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week US 20010034651 A1 20011025 US 2000185196 A 20000225 200205 B US 2001789845 Α 20010222 Priority Applications (No Type Date): US 2000185196 P 20000225; US 2001789845 A 20010222 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes US 20010034651 A1 8 G06F-017/60 Provisional application US 2000185196 Abstract (Basic): US 20010034651 A1 NOVELTY - Advertisements are made available at the terminals (11a-15a) of the customers, during current transaction over the Internet. A discount is offered to the customers during the current

transaction, for viewing the advertisement.

USE - For providing benefits over Internet, such as discount on food items at the market, ticket price reduction at the theater or premium such as a free popcorn at the movie. Also for providing discounts at gas station, and restaurant.

ADVANTAGE - The benefit providing program encourages customers for transaction while minimizing consumer's exposure to the advertiser or incentive program provider.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of merchant location-based benefit providing program.

Terminals (11a-15a)

pp; 8 DwgNo 1/1

Title Terms: BENEFICIAL; PROGRAM; ADVERTISE; OFFER; DISCOUNT; CUSTOMER; VIEW; ADVERTISE; DISPLAY; RESPECTIVE; TERMINAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/27 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014203312 **Image available**

WPI Acc No: 2002-024009/200203

Method for common reverse auction using ranking system

Patent Assignee: XEPIASOFT CO LTD (XEPI-N)

Inventor: BANG J M; KANG M G; KIM D G; KIM J Y; LIM C S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001067813 A 20010713 KR 200116850 A 20010330 200203 B

Priority Applications (No Type Date): KR 200116850 A 20010330

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001067813 A 1 G06F-017/60

Abstract (Basic): KR 2001067813 A

NOVELTY - A method for a common reverse auction using a ranking system is provided for a seller to sell a plurality of commodities to a large number buyer and for a buyer to buy a commodity through different discount rates by ranks obtained through a game and an event by progressing a game and an event for embodying ranks of the corresponding commodity to be bought and embodying the ranks differently using a common purchase and a reverse auction method.

DETAILED DESCRIPTION - A buyers are connected to a ranking system using user terminals or wireless terminals and requests a participation of a game or an event. Member information may be transmitted from a web server in on-line connection or the member information may be transmitted from a wap server in a mobile connection(S200). The buyers participate various games and events being provided from the web server and the wap server(S210). If the games and events are completed, the game server transmits result data of the games and events to a common DB server and stores the result data in a game DB(S230). The game server updates the ranks by comparing the result data with pre-stored ranking data, and transmits the updated rank data in a common DB and stores the data in a ranking DB(S240). The buyers receives the updated rank list from the web server and the wap server and confirms displayed information through a monitor and a mobile terminal(S250).

pp; 1 DwgNo 1/10

Title Terms: METHOD; COMMON; REVERSE; AUCTION; RANK; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/28 (Item 20 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014142084 **Image available**
WPI Acc No: 2001-626295/200172

XRPX Acc No: N01-466881

Computer implemented online transaction system e.g. for currency, establishes communication channel with seller computer for transaction in response to request from user computer to change funds value in user account

Patent Assignee: CMA BUSINESS CREDIT SERVICES (CMAB-N)

Inventor: OKAMOTO S A; SCHATTMAIER S M; ST AMOUR F C; VON KAENEL T; ZEILE M

Number of Countries: 095 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200173708 A2 20011004 WO 2001US10643 A 20010328 200172 B AU 200153083 A 20011008 AU 200153083 A 20010328 200208

Priority Applications (No Type Date): US 2000193172 P 20000329 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200173708 A2 E 44 G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW AU 200153083 A G07F-019/00 Based on patent WO 200173708

Abstract (Basic): WO 200173708 A2

NOVELTY - An user ID information and a confirmation token from user computer, are received through a communication channel at a secure transaction service system (STSS) computer. Another communication channel is established between the STSS computer and a seller computer in response to the user's request for changing value of funds in user account. The funds value is changed at STSS computer based on information received from the seller computer.

 ${\tt DETAILED}$ <code>DESCRIPTION</code> - An <code>INDEPENDENT</code> CLAIM is also included for user account fund management method.

USE - For enabling online transactions of currency, coupons, tickets, gift checks, money order, travelers' checks, concert ticket, etc. through Internet.

ADVANTAGE - The user's identity is verified with respect to confirmation token and user ID information received at the STSS computer, thereby enabling only a valid user to enter into the transactions, electronically maintain funds in the user's account, and safer auction or exchange purchases with another party.

DESCRIPTION OF DRAWING(S) - The figure shows the process used to securely add funds to an user account.

pp; 44 DwgNo 9/9

Title Terms: COMPUTER; IMPLEMENT; TRANSACTION; SYSTEM; CURRENCY; ESTABLISH; COMMUNICATE; CHANNEL; COMPUTER; TRANSACTION; RESPOND; REQUEST; USER; COMPUTER; CHANGE; FUND; VALUE; USER; ACCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): G07F-019/00

International Patent Class (Additional): G06F-017/60; G07F-017/42

File Segment: EPI

21/5/29 (Item 21 from file: 350) DIALOG(R) File 350: Derwent WPIX

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014137025 **Image available** WPI Acc No: 2001-621236/200172

XRPX Acc No: N01-463592

Auction procedure in internet, involves assessing goods for auction , using assessment mechanism

Patent Assignee: TSUTSUI T (TSUT-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001229304 A 20010824 JP 200074898 A 20000214 200172 B

Priority Applications (No Type Date): JP 200074898 A 20000214

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001229304 A 14 G06F-017/60

Abstract (Basic): JP 2001229304 A

NOVELTY - Bidders are guided by an assessment mechanism (4) that assesses the goods for auction in internet (3). Based on assessed value, transaction of goods and price delivery are enabled.

 ${\tt DETAILED}$ <code>DESCRIPTION</code> - An <code>INDEPENDENT</code> CLAIM is also included for internet ${\tt auction}$ system.

USE - For auction of goods like trees, plant, vehicles like motor vehicle, bicycle, bus, car, watercraft, electric tram, air plane, personal computer, server, large sized machines, goods and items for decorative purposes and for auction of land, real estate, apartment buildings, residence, fine art goods like jewelry, business machine, cooking appliance, household furnitures, picture, prints, bag, leather product, clothes, suits, accessories, tickets like travel ticket, air and ship ticket, Czar ticket, coupon ticket, domestic electric product like audio equipment, light and other appliances, alcoholic drinks, pet animal, surf board, sale board, toy, glass device, bath tub, ceramic closets, Buddhist altar, monuments like statues and clock, right of lease of domain name, trade mark, intellectual property, non-listed stocks, enterprise, cemetry, genes, cap, shoes, fishing tackle, camera, video equipment, outdoor articles, AIBO, electronic pets, racket, guitar, piano, electronic organs, treasure goods, musical instrument, medicine, accessories, goods of famous man, rights of individuals like golf member and resort member, telephone subscription rights, fishing rights, automatic vending machine, depreciation properties like reservation of hotel on a specific day, non-redeeming properties like immaterial property, material property, annual fee, deposit authorization and study expense negotiation, etc., on internet.

ADVANTAGE - Enables trust worthy auction of goods and selling price collection. Expensive goods price reduction is enabled to increase public welfare.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of internet auction system. (Drawing includes non-English language text).

Internet (3)

Assessment mechanism (4)

pp; 14 DwgNo 1/3

Title Terms: AUCTION; PROCEDURE; ASSESS; GOODS; AUCTION; ASSESS;

MECHANISM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/30 (Item 22 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014051742 **Image available** WPI Acc No: 2001-535955/200159

XRPX Acc No: N01-398053

Communication network based on-line auction administering method for item on website, involves offering discount on auction item that is redeemed at merchants, to losing bidders

Patent Assignee: MABOOL.COM INC (MABO-N)

Inventor: MANDELBAUM E; RABINOWICH E

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200122326 A1 20010329 WO 2000US26043 A 20000922 200159 AU 200140210 A 20010424 AU 200140210 Α 20000922 200159

Priority Applications (No Type Date): US 99401446 A 19990922 Patent Details: Patent No Kind Lan Pq Main IPC Filing Notes WO 200122326 A1 E 19 G06F-017/60 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW AU 200140210 A G06F-017/60 Based on patent WO 200122326 Abstract (Basic): WO 200122326 A1 NOVELTY - A limited number of item to be auctioned are posted on the website. Multiple bids for the item are accepted to determine winning and losing bidders . The losing bidders are allowed to receive discount on the auction item that is redeemed at multiple associated merchants. DETAILED DESCRIPTION - An unique discount identifier is provided to the losing bidders to obtain discount on auction item. Unique electronic coupons that can be accessed and printed by using bidders are posted on the website. Unique electronic coupons are provided to the losing bidders through e-mails. INDEPENDENT CLAIMS are also included for the following: (a) On-line auction administering system; (b) On-line auction administering program USE - For administering communication network based on-line auction of item on website over internet. ADVANTAGE - Auction items may be grouped by general item categories so as to allow potential bidder to quickly find the type of item he/she is interested in bidding on. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of auction administering system. pp; 19 DwgNo 1/3 Title Terms: COMMUNICATE; NETWORK; BASED; LINE; AUCTION; ADMINISTER; METHOD; ITEM; OFFER; DISCOUNT; AUCTION; ITEM; MERCHANT; LOSE Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI 21/5/31 (Item 23 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 013966594 **Image available** WPI Acc No: 2001-450808/200148 XRPX Acc No: N01-333710 Electronic advertisement receiving apparatus generates and transmits reproduction stamp indicating display of received electronic advertisement, to advertisement confirming apparatus of advertiser automatically Patent Assignee: SHARP KK (SHAF); AZUMA Y (AZUM-I) Inventor: AZUMA Y Number of Countries: 002 Number of Patents: 002 Patent Family: Patent No Applicat No Kind Date Kind Date Week US 20010005845 A1 20010628 US 2000747982 A 20001227 200148 B JP 2001250053 A 20010914 JP 2000371659 A 20001206 200168 Priority Applications (No Type Date): JP 2000371659 A 20001206; JP 99369295 A 19991227 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes US 20010005845 A1 28 G06F-007/00

JP 2001250053 A

18 G06F-017/60

Abstract (Basic): US 20010005845 A1

NOVELTY - A data receiving unit receives electronic advertisements from a distribution apparatus (102) through a communication line (212). The advertisements are then displayed to a user by an information output unit. A reproduction stamp representing display of advertisement is then transmitted to an advertisement confirming apparatus (103) of advertiser by a transmitting unit.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic advertisement confirming apparatus;
- (b) Electronic advertisement supply system

USE - For electronically distributing advertisement information for e.g. about a bargain sale at supermarket and discount at restaurants through Internet etc.

ADVANTAGE - Advertiser can analyze the advertising effects by data received from user. Hence, advertiser can find-out user interested advertisement so as to distribute user desired advertisement. Preparation of presentation procedure information is unnecessary. Thus, load and cost advertisement receiving apparatus is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows structure of an electronic advertisement distribution system.

Distribution apparatus (102)

Advertisement confirming apparatus (103)

Communication line (212)

pp; 28 DwgNo 1/16

Title Terms: ELECTRONIC; ADVERTISE; RECEIVE; APPARATUS; GENERATE; TRANSMIT; REPRODUCE; STAMP; INDICATE; DISPLAY; RECEIVE; ELECTRONIC; ADVERTISE;

ADVERTISE; CONFIRM; APPARATUS; AUTOMATIC

Derwent Class: T01; W05

International Patent Class (Main): G06F-007/00; G06F-017/60

International Patent Class (Additional): G06F-013/00

File Segment: EPI

21/5/32 (Item 24 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013946179 **Image available**
WPI Acc No: 2001-430392/200146

Customer management system using wireless communication network

Patent Assignee: JUNG S W (JUNG-I)

Inventor: JUNG S W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001000768 A 20010105 KR 200061346 A 20001018 200146 B

Priority Applications (No Type Date): KR 200061346 A 20001018

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001000768 A 1 G06F-017/60

Abstract (Basic): KR 2001000768 A

NOVELTY - A customer management system using wireless communication network is provided to conduct target marketings to general restaurants, beauty salons, make up stores, cafes and other companies with offline characteristics using SMS(Short Messaging Service) and UMS(Unified Messaging System) based on the telephone number, to execute a uniform customer management of the affiliated businesses, and to supply points, coupons, and event informations to an affiliated business' owner by enabling a customer to simply input a telephone number, which is a wireless communication device's identification code.

DETAILED DESCRIPTION - A cashier connects to a system, and a customer management server interprets the incoming phone number as the cellular phone number and operates a DB(S10). The cashier inputs the transaction information and the customer management server stores the

information in an appropriate customer DB(S20). The server records and manages data categories such as the affiliated office's performance information, member information, member performance information, and member recommendation information(S30approximatelyS60). The customer management server searches the performance points in accordance to the customer's search request(S70) and if the points exist, the general SMS and UMS information transmission process is executed(S80).

pp; 1 DwgNo 1/10

Title Terms: CUSTOMER; MANAGEMENT; SYSTEM; WIRELESS; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/33 (Item 25 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013946125

WPI Acc No: 2001-430338/200146

Internet auction

Patent Assignee: CHOI D (CHOI-I)

Inventor: CHOI D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001000688 A 20010105 KR 200060216 A 20001013 200146 B

Priority Applications (No Type Date): KR 200060216 A 20001013

Patent Details:

Patent No Kind Lan Pq Main IPC Filing Notes

KR 2001000688 A G06F-017/60

Abstract (Basic): KR 2001000688 A

NOVELTY - An internet **auction** is provided to reduce the maximum **bid** amount by applying a fluctuating **advertisement** fee amount that differentiates according to the number of **bidders** in an **auction** and enabling the seller and the purchaser to receive **advertisement** fee from the **advertisers**.

DETAILED DESCRIPTION - A seller provides an auction product and a consumer or an advertiser reviews the auction product by viewing its picture and usage information. The consumer makes a bid and the advertiser supplies an advertisement expecting a large number of bidders. An auction site operator determines to advertise a specific advertiser 's advertisement by selecting an advertiser that offers the highest advertisement fee or one that registers first. Once the auction is concluded, the auction site operator, the seller, and the highest bidder receives the advertisement fee through points, coupons, cash, prizes, and other methods.

DwgNo 0/0 Title Terms: AUCTION Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/34 (Item 26 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013877294 **Image available**
WPI Acc No: 2001-361506/200138

XRPX Acc No: N01-263210

Auction support system for secondhand cars, performs business talk with buyer who offers highest bit amount for auctioned object via network Patent Assignee: PRICE DOWN.COM KK (PRIC-N); PRICE DOWN.COM CO LTD (PRIC-N) Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001101317 A 20010413 JP 2000225423 A 20000726 200138 B
KR 2001015450 A 20010226 KR 200043396 A 20000727 200156

Priority Applications (No Type Date): JP 99213251 A 19990728

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001101317 A 22 G06F-017/60 KR 2001015450 A G06F-017/60

Abstract (Basic): JP 2001101317 A

NOVELTY - The warning unit alerts buyer about price of object to be auctioned as set up by auctioner, via network. The detection unit detects bid corresponding to object from buyer via network. The price setting unit discounts price of object in stepwise manner for buyer who offers highest bid amount. The auction process unit subsequently preforms business talk with buyer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for auction support procedure.

USE - For enabling buyer to participate in auction of secondhand car, via network.

ADVANTAGE - Participation of person in **auction** is made simple as business talk between buyer and **auctioner** is facilitated in real time manner using network. Buyers are benefited as **discount** is given to highest **bidder** is stepwise manner.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining auctioning procedure implement using auction support system. (Drawing includes non-English language text).

pp; 22 DwgNo 5/27

Title Terms: AUCTION; SUPPORT; SYSTEM; CAR; PERFORMANCE; BUSINESS; TALK;

BUY; OFFER; HIGH; BIT; AMOUNT; OBJECT; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/35 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013717468 **Image available**
WPI Acc No: 2001-201692/200120

XRPX Acc No: N01-143792

Electronic transaction implementing method involves indicating whether bid input to offer program is acceptable, based on which one user binds another user to provide transfer authorized by digital certificate

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE); RSA SECURITY INC (RSAS-N)

Inventor: JAKOBSSON B M; JUELS A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week A US 6157920 Α 20001205 US 9766143 19971119 200120 B US 98134012 Α 19980814

Priority Applications (No Type Date): US 9766143 P 19971119; US 98134012 A 19980814

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6157920 A 14 G06F-017/60 Provisional application US 9766143

Abstract (Basic): US 6157920 A

NOVELTY - A piece of digital cash is transmitted by a first user. A second user evaluates the **offer** by supplying a **bid** as input to the **offer** program. If the **bid** is indicated as acceptable by the **offer** program (54), the second user binds the first user to make the

corresponding transfer authorized by the digital certificate (52).

DETAILED DESCRIPTION - A piece of digital cash representing an offer by a first user is generated. The piece of digital cash includes a digital certificate and an offer program. The offer program specifies a particular transfer to be made by the first user and authorized by the digital certificate, for a given input. INDEPENDENT CLAIMS are also included for the following:

- (a) Electronic transactions implementing apparatus;
- (b) Electronic transactions implementing program

USE - For electronic transactions carried over computer network and other types of communication media particularly in e-commerce.

ADVANTAGE - Since payment technique is based on any type of transmission mechanism, efficient and practical payment technique is achieved. Since secure transactions are implemented using an instrument referred as executable digital cash or X-cash, X-cash allows an offer to be bound to the corresponding rights to be transferred, thereby enabling the processes of bid searching and payment to be unified. Since trade can be initiated immediately without contacting the originator directly, communication bottlenecks are avoided. Since entitlement authentication, fairness, perfect matchmaking and integrity are provided, X-cash is compact and permit offers and bids to be processed efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the executable digital cash.

Digital certificate (52) Offer program (54)

pp; 14 DwgNo 2/5
Title Terms: ELECTRONIC; TRANSACTION; IMPLEMENT; METHOD; INDICATE; BID;
INPUT; OFFER; PROGRAM; ACCEPT; BASED; ONE; USER; BIND; USER; TRANSFER;

DIGITAL; CERTIFY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/36 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

013662545 **Image available**
WPI Acc No: 2001-146757/200115
XRPX Acc No: N01-107456

Auction managing apparatus includes end user workstation which assists in formulating bids for deposit certificates requested by users

Patent Assignee: TEPPER K (TEPP-I)

Inventor: TEPPER K

Number of Countries: 009 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200072215 A1 20001130 WO 2000US14447 A 20000525 200115 B AU 200052906 A 20001212 AU 200052906 A 20000525 200115

Priority Applications (No Type Date): US 99318975 A 19990525

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200072215 A1 E 24 G06F-017/60

Designated States (National): AU BR CA IL JP KR MX US

Designated States (Regional): OA

AU 200052906 A G06F-017/60 Based on patent WO 200072215

Abstract (Basic): WO 200072215 Al

NOVELTY - Control units (24,32) are provided for posting requests of deposit certificates, which are generated by an user. End user workstation (14) receives bids from the users and assists in formulating a bid on the deposit certificates.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronical auction managing method.

USE - For managing auctions in internet.

ADVANTAGE - Enables efficiently managing the auctioning process.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of auction managing apparatus.

Workstation (14)

Control units (24,32) pp; 24 DwgNo 2/5

Title Terms: AUCTION; MANAGE; APPARATUS; END; USER; ASSIST; FORMULATION;

BID; DEPOSIT; CERTIFY; REQUEST; USER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/37 (Item 29 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012851824 **Image available** WPI Acc No: 2000-023656/200002

XRPX Acc No: N00-017556

Electronic certificate issuing and processing method

Patent Assignee: COOLSAVINGS.COM INC (COOL-N)

Inventor: CUPLINSKAS V; GOLDEN S M; JUREWICZ J; KORDAS J; LEVIN H; MOOG M;

WILDE M

Number of Countries: 083 Number of Patents: 008

Patent Family:

_	accirc ramitly	•							
P	atent No	Kind	Date	App	olicat No	Kind	Date	Week	
W	0 9957670	A2	19991111	WO	99US9960	Α	19990505	200002	В
Α	U 9938877	Α	19991123	ΑU	9938877	Α	19990505	200016	
G	B 2353619	. A	20010228	WO	99US9960	Α	19990505	200113	
				GB	200028117	Α	20001117		
E	P 1082692	A2	20010314	EP	99921750	Α	19990505	200116	
				WO	99US9960	Α	19990505		
С	N 1307703	A	20010808	CN	99808038	Α	19990505	200173	
В	R 9910240	A	20020205	BR	9910240	Α	19990505	200213	
				WO	99US9960	Α	19990505		
Т	W 445423	A	20010711	TW	99107400	Α	19990727	200221	
J	P 2002513976	W	20020514	WO	99US9960	Α	19990505	200236	
				JP	2000547574	Α	19990505		

Priority Applications (No Type Date): US 9873334 A 19980506

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9957670 A2 E 57 G06F-019/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9938877 A Based on patent WO 9957670 GB 2353619 A G06F-017/60 Based on patent WO 9957670

GB 2353619 A G06F-017/60 Based on patent WO 9957670 EP 1082692 A2 E G06F-019/00 Based on patent WO 9957670

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

CN 1307703 A G06F-017/00

BR 9910240 A G06F-017/00 Based on patent WO 9957670

TW 445423 A G06F-019/00

JP 2002513976 W 40 G06F-017/60 Based on patent WO 9957670

Abstract (Basic): WO 9957670 A2

NOVELTY - A service system develops correlation data for categorizing received remote user profile data. The correlation data is selectively transmitted to issuer systems which are permitted to revise the electronic certificates on an interactive and instantaneous basis. Specified electronic certificates are selectively transmitted to remote user stations based on the correlation data.

DETAILED DESCRIPTION - Communication is established between the service system and issuer systems, remote user stations. Instructions for issuing the electronic certificates are transmitted to the service

system from the issuer systems.

USE - For use by service providers such as restaurants and hotels, and consumers of electronic certificates over on-line networks.

ADVANTAGE - Enables saving cost of printing, handling and postage by distributing the certificates through Internet. Prevents unauthorized copying since the issuer's own centralized database can both check the validity of the number attached to EC download and then close the file.

DESCRIPTION OF DRAWING(S) - The figure shows illustrates the system for delivering online coupons to consumers.

pp; 57 DwgNo 1/9

Title Terms: ELECTRONIC; CERTIFY; ISSUE; PROCESS; METHOD

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/00; G06F-017/60; G06F-019/00

File Segment: EPI

21/5/38 (Item 30 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011680543 **Image available**

WPI Acc No: 1998-097452/199809

XRPX Acc No: N98-078352

Order entry system for voucher processing method of POS system in restaurant , kitchen - includes voucher processing unit which outputs cooking indication voucher containing order information corresponding to every individual to printer

Patent Assignee: NITTSUKO KK (NITT-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 9325988 A 19971216 JP 96166831 A 19960605 199809 B

Priority Applications (No Type Date): JP 96166831 A 19960605

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 9325988 A 4 G06F-017/60

Abstract (Basic): JP 9325988 A

The system comprises a hand held terminal (4-1) through which item informations are input. Based on the input information a voucher printer (4-2) outputs an accounts voucher.

A voucher processing unit processes a cooking indication voucher containing ordered item information corresponding to every individual and outputs processed result to a printer (2-1).

ADVANTAGE - Enables to handle accounts quickly. Performs cooking indications of ordered items collectively.

Dwg.2/2

Title Terms: ORDER; ENTER; SYSTEM; VOUCHER; PROCESS; METHOD; POS; SYSTEM; RESTAURANT; KITCHEN; VOUCHER; PROCESS; UNIT; OUTPUT; COOK; INDICATE; VOUCHER; CONTAIN; ORDER; INFORMATION; CORRESPOND; INDIVIDUAL; PRINT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

21/5/39 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011621810 **Image available**
WPI Acc No: 1998-038938/199804

XRPX Acc No: N98-031410

Order menu registration data processor used in restaurants - has scanner which scans input bar code based on which management data is prepared and stored in run-out management file during confirmation of menu

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK) Number of Countries: 001 Number of Patents: 001 Patent Family: Applicat No Patent No Kind Date Kind Date Week JP 9293176 JP 96105136 Α 19971111 Α 19960425 199804 B Priority Applications (No Type Date): JP 96105136 A 19960425 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 9293176 21 G07G-001/12 Α Abstract (Basic): JP 9293176 A

The processor has a run-out management file, which stores the run-out state of each menu. When the order menu which is input by a keyboard (16) is not in run state then a printer prints the order data in an order voucher (50). A corresponding bar code is produced based on the contents of the order voucher.

When the menu is confirmed a scanner (27) scans the input bar code data and a management data is prepared and stored in the run-out management file. The management data in the file is altered corresponding to the bar code.

ADVANTAGE - Enables alteration of run-out management data quickly. Simplifies handling.

Dwg.1/12

Title Terms: ORDER; MENU; REGISTER; DATA; PROCESSOR; RESTAURANT; SCAN; SCAN; INPUT; BAR; CODE; BASED; MANAGEMENT; DATA; PREPARATION; STORAGE; RUN; MANAGEMENT; FILE; CONFIRM; MENU

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60; G06F-019/00

File Segment: EPI

21/5/40 (Item 32 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011399692 **Image available**
WPI Acc No: 1997-377599/199735

XRPX Acc No: N97-313784

Order DMS used in restaurant - receives Voucher issue command data and visitor recognition data and controls voucher issue machine to issue voucher

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK) Number of Countries: 001 Number of Patents: 002

Patent Family:

JP 9161155

Patent No Kind Date Applicat No Kind Date Week JP 9161155 19970620 JP 95321547 Α 19951211 199735 Α B2 20010611 JP 95321547 JP 3176275 Α 19951211 200135

Priority Applications (No Type Date): JP 95321547 A 19951211 Patent Details:

16 G07G-001/12

Patent No Kind Lan Pg Main IPC

JP 3176275 B2 15 G07G-001/12 Previous Publ. patent JP 9161155

Abstract (Basic): JP 9161155 A

Α

The system has an order data-entry appts (1) corresponding to each visitor through which order-data and visitor recognition data are input. After finalising the orders, the visitor presses a reset key to give identification to an order data-management appts (2) to issue voucher.

Filing Notes

The order-data-management appts receives the voucher issue command data along with the visitor recognition data and controls a voucher issue machine (3) to issue a voucher for the particular visitor.

ADVANTAGE - Improves serviceability. Reduces paper consumption.

Dwg.1/17

Title Terms: ORDER; RESTAURANT; RECEIVE; VOUCHER; ISSUE; COMMAND; DATA;

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VISIT; RECOGNISE; DATA; CONTROL; VOUCHER; ISSUE; MACHINE; ISSUE;
Index Terms/Additional Words: DATA MANAG EMENT S YSTEMOr der DMS;
  MANAGEMENT; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): G07G-001/12
International Patent Class (Additional): G06F-017/60
File Segment: EPI
21/5/41
             (Item 33 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
011291199
             **Image available**
WPI Acc No: 1997-269104/199724
XRPX Acc No: N97-222988
  Goods selling registration data processor used in e.g. restaurant
  stores contents of printed reservation voucher in reservation file when
 present time equals issue time
Patent Assignee: TOKYO ELECTRIC CO LTD (TODK )
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                            Kind
                                                   Date
                                                            Week
JP 9097291
                  19970408 JP 95253968
              Α
                                            Α
                                                 19950929 199724 B
Priority Applications (No Type Date): JP 95253968 A 19950929
Patent Details:
Patent No Kind Lan Pg
                        Main IPC
                                     Filing Notes
JP 9097291
                    9 G06F-017/60
             Α
Abstract (Basic): JP 9097291 A
        The goods selling registration data processor has a reservation
    declaration device (20D), reservation table number input device (20N),
    reservation time input device (20T), reservation menu input device
    (20M), reservation file (13RV), reservation memory controller
    constituted by CPU (11) and ROM (12), and reservation voucher issue
    device constituted by CPU, ROM and printer (22). A pseudo reservation
    instruction is formed based on inputted reservation table number,
    reservation time, reservation menu, etc. When present time Ti becomes
    equal to issue time Ts, based on reservation. The contents of the
    printed reservation voucher are stored in reservation file (13RV).
        ADVANTAGE - Improves service to customer. Reduces cost.
        Dwg.1/9
Title Terms: GOODS; SELL; REGISTER; DATA; PROCESSOR; RESTAURANT;
  STORAGE; CONTENT; PRINT; RESERVE; VOUCHER; RESERVE; FILE; PRESENT; TIME
  ; EQUAL; ISSUE; TIME
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G07G-001/12
File Segment: EPI
 21/5/42
             (Item 34 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
011167983
             **Image available**
WPI Acc No: 1997-145908/199713
XRPX Acc No: N97-120615
  Data processing system for issuing electronic certificates - has issuing
  unit providing reports on certificates selected by users and their use
  following selection to provide useful feedback to voucher scheme operator
Patent Assignee: COOLSAVINGS.COM INC (COOL-N); INTERACTIVE COUPON MARKETING
  GROUP INC (INTE-N); INTERACTIVE COUPON NETWORK (INTE-N)
Inventor: ANDERSON B A; BARBOUR J A; GENTRY G D; GOLDEN S M; LEVIN H;
  SCHORNBERG A; SCHOMBERG A; ANDERSON B
Number of Countries: 071 Number of Patents: 011
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Patent Family:
Patent No
             Kind
                   Date
                          Applicat No
                                        Kind
                                               Date
                                                       Week
WO 9705555
             Al 19970213 WO 96US12181
                                       A 19960725 199713 B
AU 9667627
            A 19970226 AU 9667627
                                        A 19960725 199725
EP 845126
            A1 19980603 EP 96928013
                                        A 19960725
                                                      199826
                          WO 96US12181
                                        A 19960725
US 5761648 A
CN 1199479 A
                19980602 US 95507693
                                        Α
                                            19950725
                                                      199829
                 19981118 CN 96196842
                                        Α
                                            19960725
                                                      199914
                19990727 BR 9610061
BR 9610061
            Α
                                         Α
                                            19960725
                                                      199941
                          WO 96US12181 A 19960725
AU 710469 B 19990923 AU 9667627
                                        A 19960725
                                                      199951
NZ 315832
            A 19991028 NZ 315832
                                        A 19960725
                                                      199953
                          WO 96US12181 A 19960725
MX 9800671
            A1 19980901
                          MX 98671
                                        A 19980123
                                                      200017
           A 19990525 WO 96US12181 A 19960725
KR 99035865
                                                      200032
                          KR 98700526
                                        A 19980123
JP 2001504252 W
                20010327 WO 96US12181
                                       A 19960725
                                                      200122
                          JP 97507715
                                        A 19960725
Priority Applications (No Type Date): US 95507693 A 19950725
Cited Patents: 2.Jnl.Ref; US 4674041; US 5185695; US 5305195; US 5305197;
  US 5502636
Patent Details:
Patent No Kind Lan Pg
                       Main IPC
                                  Filing Notes
            A1 E 38 G06F-017/60
   Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE
   DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN
   Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
  LS LU MC MW NL OA PT SD SE SZ UG
AU 9667627
                     G06F-017/60
                                  Based on patent WO 9705555
            Α
EP 845126
            A1 E
                     G06F-017/60 Based on patent WO 9705555
  Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LT
  LV NL PT SE
US 5761648
                     G06F-007/04
CN 1199479 A
                     G06F-017/60
BR 9610061 A
                     G06F-017/60
                                  Based on patent WO 9705555
AU 710469 B
                     G06F-017/60
                                  Previous Publ. patent AU 9667627
                                  Based on patent WO 9705555
MX 9800671 A1 KR 9900
                     G06F-017/60
                                  Based on patent WO 9705555
           A1
                     G06F-017/60
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Abstract (Basic): WO 9705555 A

KR 99035865 A

JP 2001504252 W

The processing system includes a service system including a computer processor for processing data and a computer storage system for storing data on a storage medium. An issuer system includes a second computer processor for processing data and a second computer storage system for storing data on a storage medium. The issuer system permits the operator to provide the service system with instructions for issuing a predetermined type and number of the electronic certificates.

Based on patent WO 9705555

Based on patent WO 9705555

G06F-017/60

36 G06F-017/60

The service system is in selective electrical communication with both the issuer system and each of the remote computer terminals. Preselected identification data stored within either the first or the second computer storage systems and useable by either the first or second computer processor provide the first computer processor with appropriate instructions for associating each of the issued electronic certificates with one or more identifying symbols. The remote computer terminals permit the users to controllably access the electronic certificates.

USE/ADVANTAGE - For restaurant or travel industry. Provides coupon issuers with greater control over targeting of offer. Lowers overheads in providing ticket reservations. Dwg.2/8

Title Terms: DATA; PROCESS; SYSTEM; ISSUE; ELECTRONIC; CERTIFY; ISSUE; UNIT ; REPORT; CERTIFY; SELECT; USER; FOLLOW; SELECT; USEFUL; FEEDBACK;

VOUCHER; SCHEME; OPERATE

Derwent Class: T01

International Patent Class (Main): G06F-007/04; G06F-017/60

International Patent Class (Additional): G06F-015/21; G07F-007/00;

G07F-007/08 File Segment: EPI

21/5/43 (Item 35 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011114132 **Image available**

WPI Acc No: 1997-092057/199709

Sales registration data processor using hand-held data input device e.g. for restaurants - in which cancellation of order menu package that is equivalent to order cancellation data stored in order file of station is carried out on receiving command from CPU

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8329349 A 19961213 JP 95132168 A 19950530 199709 B

Priority Applications (No Type Date): JP 95132168 A 19950530

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8329349 A 15 G07G-001/12

Abstract (Basic): JP 8329349 A

The processor includes an electronic cash register (60). A hand held terminal (10A) comprises an order data entry part through which first menu indicating the goods of highest priority and second menu indicating the goods of lowest priority are input. A voucher number input part (14N) and a menu input part (14I) which arranges the input order in a hierarchical manner are provided in the hand held terminal. The menu input part performs the specification of first menu. The input order menu is transmitted from the hand held terminal to an external unit.

A station (30) receives the transmitted order data and stores it in an order file. A printer (68) prints the menu stored in the order file. A CPU (11) transmits an order cancellation data command for cancelling the first menu specified by the menu specification part to the station. The cancellation of the order menu package stored in the order file provided in the station and equivalent to the order cancellation data is carried out.

ADVANTAGE - Performs correct cancellation of first menu or second menu package, easily. Enables easy alteration of menu.

Dwg.1/11

Title Terms: SALE; REGISTER; DATA; PROCESSOR; HAND; HELD; DATA; INPUT; DEVICE; RESTAURANT; CANCEL; ORDER; MENU; PACKAGE; EQUIVALENT; ORDER;

CANCEL; DATA; STORAGE; ORDER; FILE; STATION; CARRY; RECEIVE; COMMAND; CPU

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

File Segment: EPI

21/5/44 (Item 36 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010746717 **Image available**
WPI Acc No: 1996-243672/199625

XRPX Acc No: N96-204340

Point-of-sale terminal for restaurant or similar business - outputs voucher information based on division transaction information formed using selling information and division transaction claim amount of money

Patent Assignee: HITACHI COMPUTER ELECTRONICS KK (HITA-N); HITACHI LTD

(HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8096258 A 19960412 JP 94258777 A 19940928 199625 B

Priority Applications (No Type Date): JP 94258777 A 19940928

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8096258 A 4 G07G-001/12

Abstract (Basic): JP 8096258 A

The equipment has a keyboard which inputs selling information. A processing device computes the total amount of money. The input selling information is registered. A judgement processing judges whether there is a transaction division specification input by the keyboard. If there is an input a judgement is performed to determine whether the number of specification divisions are input.

When the number of divisions is within the limit of the number of visitors, a sub transaction code is provide for every division transaction. The selling information and total amount of money is copied for every transaction division. The claim amount of money of the transaction division is obtained based on the number of divisions and the selling information. The selling information and claim amount of money of transaction division are printed in each voucher provided for individual divisions.

ADVANTAGE - Enables transaction split by arbitrary amount of money not included by menu unit price. Improves customer service.

Dwg.3/3

Title Terms: POINT; SALE; TERMINAL; RESTAURANT; SIMILAR; BUSINESS; OUTPUT; VOUCHER; INFORMATION; BASED; DIVIDE; TRANSACTION; INFORMATION;

FORMING; SELL; INFORMATION; DIVIDE; TRANSACTION; CLAIM; AMOUNT; MONEY

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

File Segment: EPI

21/5/45 (Item 37 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010716573 **Image available**
WPI Acc No: 1996-213528/199622

XRPX Acc No: N96-178958

Order registration system for restaurant - has order registration terminal which produces order voucher that contains product information previously ordered by customer from menu sheet that was read by code scanner

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)
Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8077252 A 19960322 JP 94207719 A 19940831 199622 B
JP 3112621 B2 20001127 JP 94207719 A 19940831 200102

Priority Applications (No Type Date): JP 94207719 A 19940831

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8077252 A 15 G06F-017/60

JP 3112621 B2 15 G06F-017/60 Previous Publ. patent JP 8077252

Abstract (Basic): JP 8077252 A

The system has an order registration terminal (10) which has a code scanner (14) for reading the product informations that are printed on a menu sheet (40). Each of the product informations that was ordered by a customer are registered into the order registration terminal which

analyses a thin-film data code product information in order to publish an order voucher (50).

The order voucher that was produced by the order registration terminal is used by a kitchen printer (20) and an electronic type cash register (30) in performing an order data output work and a corresponding accounting work, respectively.

ADVANTAGE - Improves versatility of order registration terminal since its memory capacity is reduced due to menu sheet. Simplifies order registration system which does not need to be conscious of communication abnormality.

Dwg. 1/17

Title Terms: ORDER; REGISTER; SYSTEM; RESTAURANT; ORDER; REGISTER; TERMINAL; PRODUCE; ORDER; VOUCHER; CONTAIN; PRODUCT; INFORMATION; ORDER; CUSTOMER; MENU; SHEET; READ; CODE; SCAN

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G07G-001/12

File Segment: EPI

21/5/46 (Item 38 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010680133 **Image available** WPI Acc No: 1996-177088/199618

XRPX Acc No: N96-148784

Taxation document issuing appts. for supermarket counter - has tax amt. printer that prints tax amt., that was computed by tax amt. calculation unit, on tax document when total bill of customer exceeds tax exemption range

Patent Assignee: SPECK KK (SPEC-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8055157 A 19960227 JP 94187401 A 19940809 199618 B

Priority Applications (No Type Date): JP 94187401 A 19940809

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8055157 A 8 G06F-017/60

Abstract (Basic): JP 8055157 A

The appts. publishes a required taxation document when the total bill of a customer on an e.g. store exceeds a tax exemption range. It has a bill printer (1) that prints the total bill on the taxation document. It has a judging unit that determines whether the total bill exceeds the tax exemption range.

It has a tax amt. calculation unit (2) that computes the amt. of tax to be charged to the customer when the total bill exceeds the tax exemption range. It has a tax amt. printer (3) that prints the computed tax amt. on the tax document.

USE/ADVANTAGE - For counter of e.g. department store, **discount** store, **restaurant**, golf course, airport. Enables reliable enforcement of taxation, and secures taxation document from tampering.

Dwg.1/10

Title Terms: DOCUMENT; ISSUE; APPARATUS; SUPERMARKET; COUNTER; TAX; AMOUNT; PRINT; PRINT; TAX; AMOUNT; COMPUTATION; TAX; AMOUNT; CALCULATE; UNIT; TAX; DOCUMENT; TOTAL; BILL; CUSTOMER; TAX; RANGE

Derwent Class: P75; T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): B41J-005/30; G06F-019/00

File Segment: EPI; EngPI

21/5/47 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010636019 **Image available**

WPI Acc No: 1996-132972/199614

XRPX Acc No: N96-111886

Goods order data processor e.g. electronic type cash register for restaurant - has order data rearrangement part which rearranges goods order data stored in goods order data memory so that synthesis code becomes predetermined order

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8016664 A 19960119 JP 94144351 A 19940627 199614 B

Priority Applications (No Type Date): JP 94144351 A 19940627

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8016664 A 9 G06F-017/60

Abstract (Basic): JP 8016664 A

The data processor consists of a memory which stores the order data of number of goods. A code for each goods is input through goods code input part. An end declaration part declares the termination of order input. A goods information memory stores goods information such as unit price, name corresponding to goods code. The goods order data is sequentially read and printed on a printing paper by a printing part.

A classification code memory stores the classification code of the goods, corresponding to the goods code. A classification code read part reads the classification code corresponding to the goods code input by the goods code input. A code synthesiser combines higher order bit of classification code and lower order bit of goods code. A goods order data rearrangement part rearranges the goods order data stored by goods order data memory so that synthesis code becomes predetermined order.

ADVANTAGE - Prints order voucher according to printing precedence of logical operator. Enables printing in order of goods code when number of goods belong to same sort.

Dwg.1/9

Title Terms: GOODS; ORDER; DATA; PROCESSOR; ELECTRONIC; TYPE; CASH; REGISTER; RESTAURANT; ORDER; DATA; REARRANGE; PART; REARRANGE; GOODS; ORDER; DATA; STORAGE; GOODS; ORDER; DATA; MEMORY; SO; SYNTHESIS; CODE; PREDETERMINED; ORDER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G07G-001/12

File Segment: EPI

21/5/48 (Item 40 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010238633 **Image available**
WPI Acc No: 1995-139888/199519

Related WPI Acc No: 1993-361507; 1994-043324; 1997-503503; 1998-428373;

2001-329346

XRPX Acc No: N95-110068

Redeeming coupon secured to redemption card e.g. for fast food restaurants - peeling off coupon from card, transferring coupon to tracking system, and crediting value of coupon to redeemer by reading bar-code on redemption card

Patent Assignee: THOMPSON K (THOM-I); THOMPSON D T (THOM-I)

Inventor: THOMPSON K

Number of Countries: 004 Number of Patents: 006

Patent Family:

Kind Patent No Date Applicat No Kind Date Week AU 9511368 Α A 19950323 AU 9337046 19930421 199519 B AU 9511368 Α 19950125 CA 2148304 A 19951103 CA 2148304 19950501 199611 Α

US	5501491	Α	19960326	US	92884962	Α	19920515	199618
				US	9418762	Α	19940215	
				US	94237503	Α	19940502	
JP	8124030	Α	19960517	JΡ	95128789	Α	19950501	199630
ΑU	690176	В	19980423	ΑU	9337046	Α	19930421	199828
				ΑU	9511368	Α	19950125	
CA	2148304	С	20001024	CA	2148304	Α	19950501	200059

Priority Applications (No Type Date): US 94237503 A 19940502; US 92884962 A 19920515; US 9418762 A 19940215

Patent Details:

Patent Deta	alls:		
Patent No	Kind Lan	Pg Main IPC	Filing Notes
AU 9511368	A	57 B42D-015/00	Div ex application AU 9337046
CA 2148304	A	G06K-019/06	
US 5501491	Α	22 B42D-015/00	CIP of application US 92884962
			CIP of application US 9418762
			CIP of patent US 5308120
JP 8124030	Α	13 G07G-001/12	
AU 690176	В	B42D-015/00	Div ex application AU 9337046
			Previous Publ. patent AU 9511368
CA 2148304	C E	G06K-019/06	-

Abstract (Basic): AU 9511368 A

A coupon redemption card and tracking system includes a credit card size redemption coupon card used by the customer, and a tracking sheet used by the redemption centre such as a restaurant. The redemption card has a number of mini coupons, which can be peeled off individually. Each redeemed coupon is affixed to the tracking sheet, which has dimensions of a dollar bill so that it can be placed in the till of a cash register. The tracking system facilitates the accounting and inventory of redeemed coupons.

The coupon card is formed as two laminated layers of special paper joined together by a layer of adhesive material, and a layer of clear plastic film on the top face of the card. The base layer is fabricated from a special paper. An adhesive coating is applied to one side of the base layer. The peel off adhesive coating is applied to one side of the base layer. The peel off coupon layer is affixed to the adhesive coating. The finished layered sheet is printed on both sides, die-cut on the coupon side, and then laminated with the film on the other side. Each coupon that is removed from the card has adhesive to adhere the coupon to the tracking sheet.

ADVANTAGE - Small size of mini coupons is convenient for card holder and redemption centre. It eliminates need to process diverse sizes and shapes of customer coupons. System can be used wherever one has to keep track of various redeemable coupons.

12,13/29
Title Terms: COUPON; SECURE; CARD; FAST; FOOD; RESTAURANT; PEEL;
COUPON; CARD; TRANSFER; COUPON; TRACK; SYSTEM; VALUE; COUPON; READ;
BAR; CODE; CARD

Derwent Class: P76; T05

International Patent Class (Main): B42D-015/00; G06K-019/06; G07G-001/12
International Patent Class (Additional): B42D-015/10; G06F-017/60;

G06F-019/00; G06K-019/00 File Segment: EPI; EngPI 22/5/1 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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07173475 **Image available**

ELECTRONIC COMMERCIAL TRANSACTION SYSTEM FOR AUCTION USING INTERNET

PUB. NO.: 2002-041862 [JP 2002041862 A] PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): ISHII SHINSUKE APPLICANT(s): UNITED ABILITIES KK

APPL. NO.: 2000-222059 [JP 2000222059] FILED: July 24, 2000 (20000724) INTL CLASS: G06F-017/60; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic **commercial** transaction system capable of providing a user with the width of **selection** of article prices as well as a **discount** negotiation to articles when the user is to purchase these articles.

SOLUTION: A banner advertisement 33 displaying the user on a web page pl is counted by the program of an auction site and on the basis of this count number, the user decreases the successful bidding price of the article of successful bidding.

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22/5/2 (Item 2 from file: 347)

DIALOG(R) File 347: JAPIO

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07139415 **Image available**
METHOD FOR PROMOTING SMOOTH ONLINE AUCTION

PUB. NO.: 2002-007787 [JP 2002007787 A]

PUBLISHED: January 11, 2002 (20020111)

INVENTOR(s): SATO KAZU TAKI TORU

HASEGAWA HIROSHI

APPLICANT(s): BIZ MODULE KK

APPL. NO.: 2000-191892 [JP 2000191892] FILED: June 26, 2000 (20000626)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for smoothly promoting an online auction by which the entry to the online auction can be promoted.

SOLUTION: An exhibitor carries a vehicle being an entry object to a car dealer company A, which checks documents such as an automobile inspection certificate. Next, the quality assessment of the vehicle is performed, and an assessed price is estimated based on the result of the quality check. Furthermore, charges for repairing are estimated. In addition, based on the result of the estimation of the assessed price, a buying price is decided. When the exhibitor is satisfied with the buying price, he/she can sell the vehicle to the company A at the price. If it is judged that the vehicle can be sold at a higher price by means of an online auction, its substitutive entry to the auction is requested to an electronic commerce support company with attached insurance of purchase, which ensures that the company A will buy the vehicle, if bidding is unsuccessful.

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22/5/3 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014469484 **Image available**
WPI Acc No: 2002-290187/200233

Method for shop-link service using consumer cookie

Patent Assignee: PARK S K (PARK-I)

Inventor: PARK S K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001103949 A 20011124 KR 200025264 A 20000512 200233 B

Priority Applications (No Type Date): KR 200025264 A 20000512

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001103949 A 1 G06F-017/60

Abstract (Basic): KR 2001103949 A

NOVELTY - A method for the shop-link service using the consumer cookie is provided for a shopping mall operator to comprehend the purchase tendency of consumers by referring to the consumer cookie, to send the product advertising to the consumer, and to performs the discount sales for a virtual purchasing product or the auction by analyzing the purchase tendency.

DETAILED DESCRIPTION - The shop-link system configures the link by affiliating with many shopping mall systems, holds the virtual purchase event, and gives each consumer the fixed cyber money. The consumer virtually purchases a desired product by using the cyber money. The consumer cookie including the identification data about the virtual purchase product is stored in a consumer PC together with a domain of the shop-link system in reference. When the consumer accesses the shop-link system, the consumer cookie is transferred to the shop-link system corresponding to the domain and the shop-link system comprehends the purchase tendency of the consumer by referring to the product information included in the consumer cookie. The shop-link system sends the product advertising to the relevant consumer and performs the discount sales for a virtual purchasing product or the auction by analyzing the purchase tendency.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SHOP; LINK; SERVICE; CONSUME; COOKIE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/4 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014349025 **Image available**
WPI Acc No: 2002-169728/200222

Method and system for electronic auction having auction condition according to payment method

Patent Assignee: KWON O S (KWON-I)

Inventor: KWON O S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001090962 A 20011022 KR 200018498 A 20000408 200222 B

Priority Applications (No Type Date): KR 200018498 A 20000408

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001090962 A 1 G06F-017/60

Abstract (Basic): KR 2001090962 A

NOVELTY - A method and a system for an electronic auction having an auction condition according to payment method are provided to enable a seller to receive a cost by a profitable paying method and to

enable a buyer to receive a **discount** for a bid by suggesting an **auction** condition including contents varying **discount** rates from the most profitable paying method to the most disadvantageous paying method and ordering a bid order in accordance with the **auction** condition.

DETAILED DESCRIPTION - An auction condition having different discount rates of a cost in accordance with a paying method and suggesting the most profitable paying method to a seller is suggested (200). Information of an auction commodity to be registered is received from a seller computer (202). The registered auction commodity information is stored in a commodity information DB(204). It judged whether a buyer computer wanting a bid for the auction commodity exists (206). If a buyer computer registered wanting a bid for the registered auction commodity exists, a bid detail including a paying method and a bid price is received (208). If bid detail is received, the number of received bids is counted and a bid order is prepared in accordance with an auction condition(210). It is judged whether the pre-fixed auction closing condition is satisfied(212). If the condition is satisfied, a successful bidder is decided in accordance with the bid order(214).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; ELECTRONIC; AUCTION; AUCTION; CONDITION;

ACCORD; PAY; METHOD Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/5 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014341232 **Image available** WPI Acc No: 2002-161935/200221

Finance method using internet auction

Patent Assignee: KWON Y B (KWON-I)

Inventor: KWON Y B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001088051 A 20010926 KR 200012049 A 20000310 200221 B

Priority Applications (No Type Date): KR 200012049 A 20000310

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001088051 A 1 G06F-017/60

Abstract (Basic): KR 2001088051 A

NOVELTY - A finance method using the Internet auction is provided to simultaneously satisfy the **needs** of both a **customer** and a seller for financial products by making the optimal business through the Internet auction.

DETAILED DESCRIPTION - A loan applicant connects to the auction site and asks for the beneficiary certificate loan through the Internet (201). The data for the loan application is stored to an application DB of the auction site(101) and the specification of the loan application is displayed on a web page(103). Each financial institution (bank or insurance company) connects to the auction site, inquires the data for the loan application (301), and registers bid conditions to the auction site (303). The auction site stores the bid specification to a bid DB(105), compares the conditions of loan applicant with the conditions of financial institution through the application DB and bid DB(107), and determines the best bid(109). The result is stored to a DB for the successful bid(111) and notified to both the loan applicant and financial institution(113). The loan applicant can receive the result through a telephone or mail(203). The financial institution receives the result and prepares for the loan (305).

pp; 1 DwgNo 1/10

Title Terms: FINANCIAL; METHOD; AUCTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/6 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014275388 **Image available**
WPI Acc No: 2002-096090/200213

System for offering agricultural product auction service over the internet

Patent Assignee: YANG B Y (YANG-I)

Inventor: YANG B Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001078666 A 20010821 KR 20006087 A 20000209 200213 B

Priority Applications (No Type Date): KR 20006087 A 20000209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001078666 A 1 G06F-017/60

Abstract (Basic): KR 2001078666 A

NOVELTY - An agricultural product auction service system is provided to enable a seller and a consumer to access an auction server, to input a bidding price at the auction server and to accept the purchase offering the highest bidding price by processing the input data.

DETAILED DESCRIPTION - The system comprises a data input module(1), a data storage module(5), a data display module(6), a client certification module (7), and a data controller (8). The data input module(4) enables an agricultural product seller client and a consumer client to input sale and purchase data, and identification data. The data storage module(5) stores the sale and purchase data on the registered agricultural product, and the identification data input by the clients. The data display module(6) displays the bidding price accepted in the auction process based on the bidding price input by the clients. The client certification module (7) certificates the accessed client as a member by checking if the input identification code exits in the data storage module. The data controller(8) receives the bidding price stored in the data storage(5), detects purchase data identically included in a sale data list classified into a product kind, a sale unit or other detailed condition, extracts a consumer client offering the highest bidding price among the detected purchase data and informs the seller and the consumer client of the auction result.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; OFFER; AGRICULTURE; PRODUCT; AUCTION; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/7 (Item 5 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014137025 **Image available**
WPI Acc No: 2001-621236/200172

XRPX Acc No: N01-463592

Auction procedure in internet, involves assessing goods for auction, using assessment mechanism

Patent Assignee: TSUTSUI T (TSUT-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2001229304 A 20010824 JP 200074898 A 20000214 200172 B

Priority Applications (No Type Date): JP 200074898 A 20000214

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2001229304 A 14 G06F-017/60

Abstract (Basic): JP 2001229304 A

NOVELTY - Bidders are guided by an assessment mechanism (4) that assesses the goods for auction in internet (3). Based on assessed value, transaction of goods and price delivery are enabled.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for internet auction system.

USE - For auction of goods like trees, plant, vehicles like motor vehicle, bicycle, bus, car, watercraft, electric tram, air plane, personal computer, server, large sized machines, goods and items for decorative purposes and for auction of land, real estate, apartment buildings, residence, fine art goods like jewelry, business machine, cooking appliance, household furnitures, picture, prints, bag, leather product, clothes, suits, accessories, tickets like travel ticket, air and ship ticket, Czar ticket, coupon ticket, domestic electric product like audio equipment, light and other appliances, alcoholic drinks, pet animal, surf board, sale board, toy, glass device, bath tub, ceramic closets, Buddhist altar, monuments like statues and clock, right of lease of domain name, trade mark, intellectual property, non-listed stocks, enterprise, cemetry, genes, cap, shoes, fishing tackle, camera, video equipment, outdoor articles, AIBO, electronic pets, racket, guitar, piano, electronic organs, treasure goods, musical instrument, medicine, accessories, goods of famous man, rights of individuals like golf member and resort member, telephone subscription rights, fishing rights, automatic vending machine, depreciation properties like reservation of hotel on a specific day, non-redeeming properties like immaterial property, material property, annual fee, deposit authorization and study expense negotiation, etc., on internet.

ADVANTAGE - Enables trust worthy auction of goods and selling price collection. Expensive goods price reduction is enabled to increase public welfare.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of internet auction system. (Drawing includes non-English language text). Internet (3)

Assessment mechanism (4)

pp; 14 DwgNo 1/3

Title Terms: AUCTION; PROCEDURE; ASSESS; GOODS; AUCTION; ASSESS;

MECHANISM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/8 (Item 6 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014051742 **Image available**
WPI Acc No: 2001-535955/200159

XRPX Acc No: N01-398053

Communication network based on-line auction administering method for item on website, involves offering discount on auction item that is redeemed at merchants, to losing bidders

Patent Assignee: MABOOL.COM INC (MABO-N)

Inventor: MANDELBAUM E; RABINOWICH E

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week WO 200122326 A1 20010329 WO 2000US26043 A 20000922 200159 B

Priority Applications (No Type Date): US 99401446 A 19990922

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200122326 A1 E 19 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200140210 A G06F-017/60 Based on patent WO 200122326

Abstract (Basic): WO 200122326 Al

NOVELTY - A limited number of item to be **auctioned** are posted on the website. Multiple bids for the item are accepted to determine **winning** and losing **bidders**. The losing **bidders** are allowed to receive **discount** on the **auction** item that is redeemed at multiple associated merchants.

DETAILED DESCRIPTION - An unique discount identifier is provided to the losing bidders to obtain discount on auction item. Unique electronic coupons that can be accessed and printed by using bidders are posted on the website. Unique electronic coupons are provided to the losing bidders through e-mails. INDEPENDENT CLAIMS are also included for the following:

- (a) On-line auction administering system;
- (b) On-line auction administering program

USE - For administering communication network based on-line auction of item on website over internet.

ADVANTAGE - Auction items may be grouped by general item categories so as to allow potential bidder to quickly find the type of item he/she is interested in bidding on.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of auction administering system.

pp; 19 DwgNo 1/3

Title Terms: COMMUNICATE; NETWORK; BASED; LINE; AUCTION; ADMINISTER; METHOD; ITEM; OFFER; DISCOUNT; AUCTION; ITEM; MERCHANT; LOSE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/9 (Item 7 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013946125

WPI Acc No: 2001-430338/200146

Internet auction

Patent Assignee: CHOI D (CHOI-I)

Inventor: CHOI D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001000688 A 20010105 KR 200060216 A 20001013 200146 B

Priority Applications (No Type Date): KR 200060216 A 20001013

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001000688 A G06F-017/60

Abstract (Basic): KR 2001000688 A

NOVELTY - An internet auction is provided to reduce the maximum bid amount by applying a fluctuating advertisement fee amount that differentiates according to the number of bidders in an auction and enabling the seller and the purchaser to receive advertisement fee from the advertisers .

DETAILED DESCRIPTION - A seller provides an auction product and a consumer or an advertiser reviews the auction product by viewing its picture and usage information. The consumer makes a bid and the advertiser supplies an advertisement expecting a large number of bidders. An auction site operator determines to advertise a specific advertiser 's advertisement by selecting an advertiser that offers the highest advertisement fee or one that registers first. Once the auction is concluded, the auction site operator, the seller, and the highest bidder receives the advertisement fee through points, coupons, cash, prizes, and other methods.

DwgNo 0/0 Title Terms: AUCTION Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

- File 347: JAPIO Oct 1976-2002/Mar(Updated 020702)
 - (c) 2002 JPO & JAPIO
- File 350: Derwent WPIX 1963-2002/UD, UM &UP=200245
 - (c) 2002 Thomson Derwent
- Set Items Description
- S1 1684 AUCTION? OR METAAUCTION? OR MULTIAUCTION? OR DUTCHAUCTION?
 OR ((BID OR BIDD?) AND OFFER?) OR EBAY OR E()BAY
- S2 7472 RESTAURANT? OR EATERY OR EATERIES OR BISTRO? OR CAFI OR CA-FETERIA? OR (DINING OR DINE? OR EAT?) () OUT OR STEAKHOUSE OR C-HOPHOUSE OR GRILLROOM? OR TEAROOM? OR TEASHOP? OR TEAHOUSE? OR COFFEEHOUSE? OR COFFEE() (SHOP? ? OR BAR OR BARS)
- S3 11078 CERTIFICATE? OR DISCOUNT OR COUPON? OR VOUCHER? OR FREEBIE?
- S4 3424305 PREDETERMINED OR PREDEFINED OR PRESELECT? OR DEFINED OR SP-ECIFI? OR DESIGNAT? OR SELECT? OR DEMAND?
- S5 2942049 TIME OR PERIOD? ? OR INTERVAL? OR INTERLUDE? OR DURATION? OR DAY? ? OR WEEK? ? OR MONTH? ? OR TIMESPAN? ? OR TIMEFRAME?
- S6 1766144 VALUE OR WORTH OR AMOUNT? ?
- S7 289586 IDENTIFICATION? OR IDENTIFIER? OR ID OR INDICATOR? OR DIST-INGUISHING
- S8 235 (WINN? OR VICTOR? OR SUCCESSFUL?) (2N) (BIDDER? OR CUSTOMER? OR CONSUMER? OR PATRON? OR CLIENT? OR SUBSCRIBER?)
- S9 628750 REGISTER? OR ENROLL? OR SIGN()(UP OR ON) OR ENLIST? OR JOIN OR JOINING OR JOINED
- S10 1016871 (PERSONAL OR PRIVAT? OR DETAILED OR INDIVIDUAL? OR DEMOGRA-PHIC?)(3N)(INFO OR INFORMATION OR PARTICULARS OR DATA OR DETA-IL? OR CHARACTERISTIC?)
- S11 7364 (PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR PATRON?
 OR CLIENT? OR BIDDER? OR SUBSCRIBER?) (3N) (PREFER? OR WANT? OR
 REQUIRE? OR NEED? OR DESIRE? OR IMPERATIV? OR TASTE OR TASTES
 OR PSYCHOGRAPHIC?)
- S12 23863 INCENTIVE? OR AWARD? OR REWARD? OR LOYALTY()POINTS OR MOTI-VAT? OR PERKS OR PERQUISIT? OR BONUS? OR ENTICE? OR ENTICING -OR PERSUA? OR STIMULUS OR STIMULI? OR TEMPT? OR PRIZE?
- S13 587621 SURVEY? OR POLL? OR EVALUATION? OR APPRAISAL? OR CANVAS OR CANVASS? OR RESEARCH? OR ANALYZ? OR ANALYS? OR QUANTIFY? OR Q-UANTIFI?
- S14 214571 AD OR ADS OR ADVERTIS? OR ADVERTIZ? OR ADVERT? ? OR PUBLIC-I? OR BANNER? OR COMMERCIAL? ? OR POPUP? OR POPUNDER? OR MARK-ETING OR PROMOT?
- S15 1388326 SELECTION OR SELECTING OR CHOSEN OR CHOSE OR DIRECTED OR DIRECTING OR TARGET? OR AIMED OR AIMING OR POINTED OR POINTING
 OR DESIGN OR DESIGNED OR DESIGNAT? OR FOCUSED OR FOCUSING OR NICHE OR PINPOINT? OR CUSTOM!?
- S16 2166 SEARCHAB? OR (SEARCH? OR RETRIEV?) (1W) (FEATURE? OR FUNCTIO-N? OR BOX OR FORM? ? OR CAPABL?) OR GET() FUNCTION? ?
- 518 (CHAT? ? OR CHATTING)()(ROOM? OR WINDOW?) OR VRML OR (INTE-RACTIVE? OR INSTANT OR REALTIME OR REAL()TIME OR TEXT)(2N)((D-ISCUSS? OR CONFERENC??? OR MESSAGE)()BOARD?) OR DATACONFERENC-??? OR IRC
- S18 816601 S13 OR ASSESS? OR JUDG? OR CENSOR??? OR REVIEW? OR CRITIQU-E? OR RATING? OR OPINION? OR LIKE?(3N)DISLIKE?
- S19 51418 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?)(3N)(DEFINED OR SPECIFIED OR DESIGNATED OR PREFERRED OR CHOSEN OR CHOICE? OR CHOOS? OR SELECT? OR DEMAND? OR REQUEST? OR ASKED OR ASKING OR INQUIR?)
- S20 535273 COMPUT? NOT COMPUTER OR CALCULAT? OR ALGORITHM? OR VALUAT? OR ENUMERAT?
- S21 18423 DISCOUNT OR (PRICE OR EXPENSE? OR FEE OR FEES OR CHARG? OR OUTLAY?) (2N) (ABATE? OR CONCESSION? OR REDUC? OR DEDUCT? OR SET(1W)OFF OR BREAK?)
- S22 4295259 S5 OR S6 OR PARAMETER? OR PARTICULARS OR DETAILS
- S23 . 0 (S19(5N)(S22 OR LOCATION? OR PLACE? ?)) AND S12 AND S20 AND S21
- \$24 40 (\$19(5N)(\$22 OR LOCATION? OR PLACE? ?)) AND \$12
- S26 0 S19 AND S12 AND (S15(5N)S21)
- S27 0 S19 AND S12 AND (S15(10N)S21)

S28 24 S19 AND (S15(5N)S21) S29 24 S28 NOT S24 24/5/1 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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07210508 **Image available**

GAME MANAGEMENT METHOD, GAME MANAGEMENT SYSTEM AND MEMORY MEDIUM STORING PROGRAM FOR OPERATING THE SYSTEM

PUB. NO.: 2002-078940 [JP 2002078940 A]

PUBLISHED: March 19, 2002 (20020319)

INVENTOR(s): MINODA EIJIRO

APPLICANT(s): SGS KK

APPL. NO.: 2000-403145 [JP 2000403145] FILED: December 28, 2000 (20001228) INTL CLASS: A63F-007/02; A63F-005/04

ABSTRACT

PROBLEM TO BE SOLVED: To eliminate a person who visits a game parlor targeting profit on a special service day alone and earns a plenty of prizes .

SOLUTION: An IC card 26 is issued to a customer (player) as visitor and the IC card 26 is loaded into an IC card reader/writer 24 at each entry into the game parlor to update the date (the frequency of visit, the entry time, and the like) at his entry. Professionals targeting opening day profits are specified from the customers visiting the game parlor on the special service day, or the like, following the replacement with new machines. This method enables taking of steps, for example, the limiting of visit to the game parlor.

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24/5/2 (Item 2 from file: 347)

DIALOG(R) File 347: JAPIO

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07181427 **Image available**

METHOD FOR ELECTRONIC COMMERCIAL TRANSACTION WITH LOT

PUB. NO.: 2002-049818 [JP 2002049818 A] PUBLISHED: February 15, 2002 (20020215)

INVENTOR(s): WAKABAYASHI HIROMASA

APPLICANT(s): KEIZU KK

APPL. NO.: 2000-232669 [JP 2000232669] FILED: August 01, 2000 (20000801)

INTL CLASS: G06F-017/60; A63F-013/00; A63F-013/12

ABSTRACT

PROBLEM TO BE SOLVED: To enable drawing lots for sales promotion in electronic commercial transaction.

SOLUTION: A server system judges whether or not the ratio of the order reception total amount of items to reference amounts of items that a buyer selects is larger than 1, and a message of 'You can draw lots.', a message of 'Do you draw lots?', and how may times lots can be drawn are displayed on the display of the client system; when specific input is completed, a video game for the drawing lots is sent form a server system to the client system, where the video game for the drawing lots is generated (#27) and played (#28) and when a prize is won, one of specific prizes can be selected.

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24/5/3 (Item 3 from file: 347)

DIALOG(R) File 347: JAPIO

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06982145 **Image available**
PROMOTION SYSTEM AND PROMOTION METHOD USING NETWORK

PUB. NO.: 2001-209719 [JP 2001209719 A]

PUBLISHED: August 03, 2001 (20010803)

INVENTOR(s): TAKANO MASAHARU

UMATANI SATOSHI

APPLICANT(s): DIGITAL VISION LABORATORIES CORP

APPL. NO.: 2000-015887 [JP 200015887] FILED: January 25, 2000 (20000125)

INTL CLASS: GO6F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a promotion system capable of realizing the activation of the sales of merchandise or the effective development of new merchandise by realizing promotion effective for the sales promotion of new merchandise whose prices are not especially decided.

SOLUTION: A server 300 transmits content merchandise 400 to which an enciphered serial code 402 is added to a PC 200 of a user according to an order from a user. The server 300 registers entry information constituted of a decoded serial code and user attribute information. The server 300 selects a user who purchases merchandise at the time of initial sales from the entry information based on the sales state of the contents merchandise 400, and executes processing to give prescribed incentive.

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24/5/4 (Item 4 from file: 347)

DIALOG(R) File 347: JAPIO

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05231121 **Image available**

RECEPTION NOTIFYING UNIT

PUB. NO.: 08-186621 [JP 8186621 A] PUBLISHED: July 16, 1996 (19960716)

INVENTOR(s): KATADA TOYOZO

APPLICANT(s): KATADA TOYOZO [000000] (An Individual), JP (Japan)

APPL. NO.: 06-340374 [JP 94340374] FILED: December 27, 1994 (19941227) INTL CLASS: [6] H04M-001/00; H04M-001/02

JAPIO CLASS: 44.4 (COMMUNICATION -- Telephone); 44.2 (COMMUNICATION --

Transmission Systems)

JAPIO KEYWORD: R130 (ELECTRIC COMMUNICATIONS -- Pocket Bell Paging Devices);

R131 (INFORMATION PROCESSING -- Microcomputers &

Microprocessers)

ABSTRACT

PURPOSE: To securely notify a user of reception with keeping it secret from anyone and without troubling anyone and to permit the user learning reception to select an appropriate place and to make a response.

CONSTITUTION: A main body 13 provided with a reception means 11 receiving the reception signal of a portable telephone set or a transmission signal from the other telephone set, an output means 12 outputting a prescribed electric signal to an external part in accordance with the reception of the reception means 11, and loading tools 14 stopping the main body 13 by applying it to a part of the human body are provided. Furthermore, output parts 15 which are connected to the output means 12, which exposes to the applying surface of the main body 13 to the human body and which gives an electric stimulus to the human body to which the main body is applied 13 is provided.

24/5/5 (Item 5 from file: 347) DIALOG(R) File 347: JAPIO

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03421232 **Image available**
WASHING TOILET SEAT

PUB. NO.: 03-084132 [JP 3084132 A] PUBLISHED: April 09, 1991 (19910409)

INVENTOR(s): HARADA TSUKASA SAKAMOTO JUNICHI

APPLICANT(s): MATSUSHITA ELECTRIC WORKS LTD [000583] (A Japanese Company or

Corporation), JP (Japan)

APPL. NO.: 01-220796 [JP 89220796] FILED: August 28, 1989 (19890828)

INTL CLASS: [5] E03D-009/08

JAPIO CLASS: 28.1 (SANITATION -- Sanitary Equipment)

JOURNAL: Section: M, Section No. 1130, Vol. 15, No. 257, Pg. 22, June

28, 1991 (19910628)

ABSTRACT

PURPOSE: To give a user a comfortable **stimulus** and to improve an effect on health and hygiene by installing a flow control block, automatically controlling, the opening of a flow control valve and changing the hydraulic pressure of wash water with time according to a specified method.

CONSTITUTION: A flow control valve 17 changing the flow rate of wash water and a flow control block 20 automatically controlling the opening of the valve 17 are mounted. A program flow-rate setting section 9 capable of freely setting and storing the value of time change of the flow rate of wash water is set up to the flow control block 20. A signal from the program flow-rate setting section 9 is converted into the signal of the opening of the flow control valve 17 in a flow rate-valve opening conversion arithmetic section 12. The opening of the flow control valve 17 is controlled automatically on the basis of the signal, and the hydraulic pressure of wash water is altered with time according to a specified method. Consequently, a user is given a comfortable stimulus and the effect of the promotion of the call of nature and the prevention of piles, etc. can be displayed.

24/5/6 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014568979 **Image available**
WPI Acc No: 2002-389682/200242

XRPX Acc No: N02-305631

Electronic information distribution management method involves sending advertisement information received from host server along with ID by registered user to unregistered user

Patent Assignee: SILICON CONTENTS KK (SILI-N)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002109379 A 20020412 JP 2000304106 A 20001003 200242 B

Priority Applications (No Type Date): JP 2000304106 A 20001003

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002109379 A 14 G06F-017/60

Abstract (Basic): JP 2002109379 A

NOVELTY - A host server (10) transmits a required software along with advertisement information to operating terminal (30) of a registered user (A). The user (A) sends the advertisement information along with his ID to another user (B). When the user (B) requests the software from the host server by transmitting the ID of user (A), the host server registers user (B), provides software to the user (B) and provides incentive to user (A).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Electronic information distribution management system; and
- (2) Recorded medium storing electronic information distribution management program

 $\ensuremath{\mathsf{USE}}$ - For managing distribution of electronic information such as toll content in internet.

ADVANTAGE - Free utilization of electronic information is controllable and thus protection of copyright can also be achieved. Reference information can be generated simply and correctly at the time of selecting a target user useful for an advertiser. Various analysis and statistic information related to electronic information can be easily generated.

DESCRIPTION OF DRAWING(S) - The figure shows the entire block diagram of the electronic information distribution management system.

Host server (10)

Operating terminal (30)

pp; 14 DwgNo 1/12

Title Terms: ELECTRONIC; INFORMATION; DISTRIBUTE; MANAGEMENT; METHOD; SEND; ADVERTISE; INFORMATION; RECEIVE; HOST; SERVE; ID; REGISTER; USER;

UNREGISTERED; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00

File Segment: EPI

24/5/7 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014548374

WPI Acc No: 2002-369077/200240

XRPX Acc No: N02-288427

Internet access enhancing system provides reward to users accessing internet at specified time zone

Patent Assignee: GEN H (GENH-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002099663 A 20020405 JP 2000329645 A 20000925 200240 B

Priority Applications (No Type Date): JP 2000329645 A 20000925

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002099663 A 2 G06F-017/60

Abstract (Basic): JP 2002099663 A

NOVELTY - A member number is provided to each registered internet user. Reward is provided to a user accessing the internet, at specified time zone.

USE - For enhancing internet access by user.

ADVANTAGE - Increases the internet access by user effectively, by providing $\ensuremath{\operatorname{\textbf{rewards}}}$.

pp; 2 DwgNo 0/0

Title Terms: ACCESS; ENHANCE; SYSTEM; REWARD; USER; ACCESS; SPECIFIED; TIME; ZONE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

24/5/8 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014514946 **Image available**
WPI Acc No: 2002-335649/200237

XRPX Acc No: N02-264009

Prize exchange device in pachinko game arcades, exchanges music data to the money won in game and transmits music data to designated destination

Patent Assignee: SANKYO CO LTD (SANY)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2002085789 A 20020326 JP 2000286458 A 20000921 200237 B

Priority Applications (No Type Date): JP 2000286458 A 20000921

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002085789 A 26 A63F-007/02

Abstract (Basic): JP 2002085789 A

NOVELTY - The device (10) includes a touch panel display (15) for displaying a list of music data. A card reader (13) reads the member card storing information regarding amount of money won in game, for allowing the user to select the music data. The amount of money relevant to selected music data, is accordingly deducted and the music data is transmitted to destination designated by user's e-mail, mobile number through internet.

USE - **Prize** winning device installed in game arcade e.g. pachinko parlor, etc.

ADVANTAGE - Since the music data is transmitted directly to the designated destination of user, unnecessary recording of music data in a recording medium, is prevented. Since the list of music data are displayed in a display, music data are selected easily.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of component of prize exchange system. (Drawing includes non-English language text).

Prize exchange device (10)

Card reader (13)

Touch panel display (15)

pp; 26 DwgNo 1/19

Title Terms: PRIZE; EXCHANGE; DEVICE; GAME; EXCHANGE; MUSIC; DATA; MONEY; GAME; TRANSMIT; MUSIC; DATA; DESIGNATED; DESTINATION; USER

Derwent Class: P36; T05; W04

International Patent Class (Main): A63F-007/02

International Patent Class (Additional): G06F-017/60; G07F-017/00;

G07F-017/32

File Segment: EPI; EngPI

24/5/9 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014485913 **Image available**
WPI Acc No: 2002-306616/200235

XRPX Acc No: N02-239702

Digital data user reception score point generation system for on line commercial applications such as advertisement by modifying of receiving parameters and/or filtering of module or generation of events depending on actions of user

Patent Assignee: AT-SKY SAS (ATSK-N)

Inventor: JABIOL L; LE ROUX J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week FR 2809896 Al 20011207 FR 20006982 A 20000531 200235 B

Priority Applications (No Type Date): FR 20006982 A 20000531

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

FR 2809896 A1 16 H04L-012/16

Abstract (Basic): FR 2809896 Al

NOVELTY - A software module and/or presentation material may be received a station (3). A broadcast may be recorded and processed by an action module on and selection of the user at the time of the consultation. The information contained in broadcast entails the modification of the parameters of receipt and/or filtering by the module or the generation of events depending of the selection and action of the user.

USE - For transmitting all types of digital information used in a system of reward -credit points related to the customer's behavior.

ADVANTAGE - Allows differentiating operation of the system in according to the user's reactions, while dynamically refining customer's profile. The potential customer may be directly presented the advertisement like information and exchange with the advertiser.

DESCRIPTION OF DRAWING(S) - The drawing shows a digital data transmission reception station according to the present invention.

IC card (1)
IC card reader (2)
station (3)
satellite (5)

pp; 16 DwgNo 1/2

Title Terms: DIGITAL; DATA; USER; RECEPTION; SCORE; POINT; GENERATE; SYSTEM; LINE; COMMERCIAL; APPLY; ADVERTISE; MODIFIED; RECEIVE; PARAMETER;

FILTER; MODULE; GENERATE; EVENT; DEPEND; ACTION; USER

Derwent Class: T01; W01

International Patent Class (Main): H04L-012/16

International Patent Class (Additional): G06F-013/14

File Segment: EPI

24/5/10 (Item 5 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014413788 **Image available**
WPI Acc No: 2002-234491/200229

Ticket selling and information serving method using portable wireless terminal

Patent Assignee: CHOI J Y (CHOI-I); LEE H S (LEEH-I)

Inventor: CHOI J Y; LEE H S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001099292 A 20011109 KR 200158121 A 20010919 200229 B

Priority Applications (No Type Date): KR 200158121 A 20010919

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001099292 A 1 G06F-017/60

Abstract (Basic): KR 2001099292 A

NOVELTY - A ticket selling and information serving method is provided to issue a ticket by pushing an enter key of a card reader and serve an expecting ${\tt place}$ information according to a ${\tt purchaser}$'s ${\tt request}$.

DETAILED DESCRIPTION - A user purchases a cash card in a ticket office, pays a money amount, and charges the cash card. A program of a user's PDA is executed to register the cash card. A user searches and obtains a race information through the PDA. An input information is registered in a wireless ticket issue file server and a user is confirmed. An information is transmitted to a ticket issue HOST and a processed result is received. The wireless ticket issue file server transmits the processed result to a user's PDA. A user confirms a game result through the PDA. The user receives a prize winning amount at a payment window using the cash card.

pp; 1 DwgNo 1/10

Title Terms: TICKET; SELL; INFORMATION; SERVE; METHOD; PORTABLE; WIRELESS; TERMINAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

(Item 6 from file: 350) 24/5/11

DIALOG(R) File 350: Derwent WPIX

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014376749

WPI Acc No: 2002-197452/200226

XRPX Acc No: N02-149996

Mobile phone backlight system has three colors display incoming call type discretely

Patent Assignee: SAGEM SA (SAGE)

Inventor: GRESSE P

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No Date Applicat No Kind Kind Date Week EP 1170930 A1 20020109 EP 2001401563 Α 20010614 200226 B FR 2811465 A1 20020111 FR 20008840 Α 20000706 200226

Priority Applications (No Type Date): FR 20008840 A 20000706

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

A1 F 10 H04M-001/22 EP 1170930

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

FR 2811465 A1 G12B-011/00

Abstract (Basic): EP 1170930 A1

NOVELTY - A mobile phone backlight system has a three color light that can color the display according to external stimuli such as the type or origin of a call or message content or the type of peripheral connected with user setting of color selection parameters .

USE - Mobile phone backlight based call indication.

ADVANTAGE - Allows discrete silent call indication. Unlike vibration alerts allows incoming call types to be distinguished. Silent when placed on a table unlike vibration alarms. Useful for sorting calls received during meetings.

pp; 10 DwgNo 0/8

Title Terms: MOBILE; TELEPHONE; SYSTEM; THREE; DISPLAY; INCOMING; CALL; TYPE; DISCRETE

Derwent Class: P81; W01

International Patent Class (Main): G12B-011/00; H04M-001/22

International Patent Class (Additional): G02F-001/01; H04M-001/57

File Segment: EPI; EngPI

24/5/12 (Item 7 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014373965 **Image available** WPI Acc No: 2002-194668/200225

XRPX Acc No: N02-147817

Price determination method for real-time vendor notification in e-commerce system, involves debiting specific notification price from account of vendor authorized to purchase vendor notification

Patent Assignee: AETHER SYSTEMS INC (AETH-N)

Inventor: ESPOSITO A N; GARRETT G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 6341270 B1 20020122 US 98107785 P 19981110 200225 B

US 99236510 Α 19990125

Priority Applications (No Type Date): US 98107785 P 19981110; US 99236510 A 19990125

Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes

US 6341270 B1 12 G06F-017/60 Provisional application US 98107785

Abstract (Basic): US 6341270 B1

NOVELTY - The details of vendor notification and initial value of a notification price are transmitted to the selected vendors. The authorization of the vendors to purchase the vendor notification is determined based on vendor profile information. The notification is transmitted to the authorized vendor and specific notification price is debited from account of the vendor.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for system for vending real- time notification of purchaser requirements to selected vendors.

USE - For determining real-time vendor notification price in e-commerce system.

ADVANTAGE - An economically efficient prize can be automatically setup for the purchaser's requirement. Hence, the sales transaction is improved greatly.

DESCRIPTION OF DRAWING(S) - The figures show flowcharts explaining real-time vendor notification price determination method.

pp; 12 DwgNo 4A, 4B/4

Title Terms: PRICE; DETERMINE; METHOD; REAL; TIME; VENDING; NOTIFICATION; SYSTEM; SPECIFIC; NOTIFICATION; PRICE; ACCOUNT; VENDING; PURCHASE; VENDING; NOTIFICATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

24/5/13 (Item 8 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014372087 **Image available** WPI Acc No: 2002-192790/200225

XRPX Acc No: N02-146412

Goods agency system for prize distribution in games, demands goods purchase price from user based on the budget amount calculated to determine appropriate goods as prizes

Patent Assignee: IGR SERVICE KK (IGRS-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Kind Week Patent No Date Applicat No Kind Date JP 2002024602 A 20020125 JP 2000203476 Α 20000705 200225 B

Priority Applications (No Type Date): JP 2000203476 A 20000705 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002024602 A 13 G06F-017/60

Abstract (Basic): JP 2002024602 A

NOVELTY - An agency server (141) matches the goods based on the goods data provided by a seller's terminal (131) and calculates the budget amount based on the information received from a user terminal (121). The server transmits the result of the budget amount to the user terminal and demands for the purchasing price of goods from the user. The server repeats the entire process and determines the goods as prizes for display to the user.

USE - For management of prize distribution in games such as golf and other competitions.

ADVANTAGE - Provides simple procedure for quick and efficient distribution of prizes to the players.

DESCRIPTION OF DRAWING(S) - The figure shows the profile of the goods agency system. (Drawing includes non-English language text). user terminal (121)

Seller's terminal (131)

Agency server (141)

pp; 13 DwgNo 1/8 Title Terms: GOODS; AGENT; SYSTEM; PRIZE; DISTRIBUTE; GAME; DEMAND; GOODS ; PURCHASE; PRICE; USER; BASED; BUDGET; AMOUNT; CALCULATE; DETERMINE; APPROPRIATE; GOODS; PRIZE Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI (Item 9 from file: 350) 24/5/14 DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 014299182 **Image available** WPI Acc No: 2002-119885/200216 XRPX Acc No: N02-090152 Internet-based game service provision method involves determining score depending on progress of game for every preset time interval , based on which customer is allowed to select one of the prizes Patent Assignee: SAKAMOTO M (SAKA-I) Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week JP 2002000951 A 20020108 JP 2000221520 Α 20000616 200216 B Priority Applications (No Type Date): JP 2000221520 A 20000616 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2002000951 A 3 A63F-013/12 Abstract (Basic): JP 2002000951 A NOVELTY - A customer opens the homepage of a service sponsor, for playing a game. A score is obtained based on the progress of the game for every preset time interval. When the game is completed, the customer is allowed to select one of the prizes (3) based on his score. USE - For providing games through internet. ADVANTAGE - The game is enjoyed by several persons and the illegal acts are prevented by playing the game through internet. DESCRIPTION OF DRAWING(S) - The figure shows a prize selection menu. (Drawing includes non-English language text). Prizes (3) pp; 3 DwgNo 4/4 Title Terms: BASED; GAME; SERVICE; PROVISION; METHOD; DETERMINE; SCORE; DEPEND; PROGRESS; GAME; PRESET; TIME; INTERVAL; BASED; CUSTOMER; ALLOW; SELECT; ONE; PRIZE Derwent Class: P36; T01 International Patent Class (Main): A63F-013/12 International Patent Class (Additional): G06F-017/60 File Segment: EPI; EngPI 24/5/15 (Item 10 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 014290071 **Image available** WPI Acc No: 2002-110772/200215 XRPX Acc No: N02-082758 Lottery system ranks users who have answered questions correctly provided by lottery site, based on answering time and notifies highest ranked user Patent Assignee: INABA T (INAB-I) Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week 20011221 JP 2000170596 20000607 JP 2001350872 A Α 200215 B

Priority Applications (No Type Date): JP 2000170596 A 20000607

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Patent Details:
Patent No Kind Lan Pq Main IPC
                                   Filing Notes
JP 2001350872 A 8 G06F-017/60
Abstract (Basic): JP 2001350872 A
       NOVELTY - Several users registered to the lottery sites (4) provide
    answers to questions input by the site. A server (1) judges and selects
   the user who have answered correctly. The answering time for each of
    the selected user is determined and the users are ranked. The
   highest ranked user is notified as a successful candidate who is
    applicable for the prize .
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Lottery operation method;
        (b) Recorded medium storing lottery operation program
       USE - For providing lottery services through internet.
       ADVANTAGE - Since the users are ranked and prize is allotted to
    the highest ranked user, the number of users accessing the lottery
    system is increased.
       DESCRIPTION OF DRAWING(S) - The figure shows the lottery system.
    (Drawing includes non-English language text).
       Server (1)
       Lottery sites (4)
       pp; 8 DwgNo 1/8
Title Terms: LOTS; SYSTEM; RANK; USER; ANSWER; QUESTION; CORRECT; LOTS;
  SITE; BASED; ANSWER; TIME; NOTIFICATION; HIGH; RANK; USER
Derwent Class: P36; T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): A63F-003/08
File Segment: EPI; EngPI
24/5/16
            (Item 11 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
014196350
            **Image available**
WPI Acc No: 2002-017047/200202
XRPX Acc No: N02-013705
 User rewarding method for web advertisement, involves checking whether
 number of web page objects selected by user exceeds specific value
  to give reward to user
Patent Assignee: NEC CORP (NIDE )
Inventor: ICHIHARA M
Number of Countries: 004 Number of Patents: 004
Patent Family:
Patent No
             Kind
                   Date
                            Applicat No
                                         Kind
                                                 Date
                                                          Week
US 20010029466 A1 20011011 US 2001822274 A
                                                20010402 200202 B
JP 2001291003 A 20011019 JP 2000105346 A
                                               20000406 200202
CN 1316714 A
                  20011010 CN 2001110440 A
                                               20010406 200207
GB 2368677
            Α
                  20020508 GB 20018078
                                          Α
                                               20010330 200238
Priority Applications (No Type Date): JP 2000105346 A 20000406
Patent Details:
Patent No Kind Lan Pg Main IPC
                                    Filing Notes
US 20010029466 A1 36 G06F-017/60
JP 2001291003 A 21 G06F-017/60
CN 1316714 A . G06F-017/60
GB 2368677
                      G06F-017/30
            Α
Abstract (Basic): US 20010029466 A1
       NOVELTY - Predetermined objects are designated to several web pages
    having different URLs. An event log correlating identifier of user,
    identifier of object and object selection event is recorded, when the
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server (102) detects selection of object by user. When the number of objects recorded in the event log exceeds a specific value, a predetermined reward is given to user. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for server.

USE - For advertisement through Internet sites.

ADVANTAGE - The advertisers only need to provide keywords to their advertisement sites. They do not need to create fanciful banners, marks and pictures necessary for advertisement, hence reduces cost for preparing advertisements. The browsing users join keyword searches, thus they carefully watch individual home pages. As a result, advertisement effects are improved remarkably. The browsing users actively watch advertisements of the advertisement sites for rewards. Thus, the value as an advertisement medium becomes high. As a result, the advertisement sites can charge advertisers for higher fees. The advertisement sites and the providers that operate the sites provide rewards such as discount of connection fee to increase number of subscribers. As a result, they can have a large share in the market.

DESCRIPTION OF DRAWING(S) - The figure is a schematic diagram explaining user ${\bf rewarding}$ method in Internet for enhancing web advertisement effect.

Server (102)

pp; 36 DwgNo 1/35

Title Terms: USER; METHOD; WEB; ADVERTISE; CHECK; NUMBER; WEB; PAGE; OBJECT

; SELECT; USER; SPECIFIC; VALUE; REWARD ; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/30; G06F-017/60

International Patent Class (Additional): G06F-013/00; G06F-015/173

File Segment: EPI

24/5/17 (Item 12 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014161170 **Image available**
WPI Acc No: 2001-645398/200174
Internet advertising method
Patent Assignee: YU S H (YUSH-I)

Inventor: YU S H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week KR 2001044042 A 20010605 KR 200019800 A 20000415 200174 B

Priority Applications (No Type Date): KR 200019800 A 20000415

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001044042 A 1 G06F-017/60

Abstract (Basic): KR 2001044042 A

NOVELTY - The internet advertising method is provided to enable a user to gain an actual **incentive** and to enable a sponsor to expect the high advertisement efficiency within a fixed **time** by offering the advertisement on **demand** to the **user**

DETAILED DESCRIPTION - The client computer of the user is connected to a web server of an advertisement agency through the internet. The user writes an entry form according to the content of a web page. The user downloads, installs and sets up an install program related to the advertisement. The user runs the advertisement program and logs in the web server. If the user's ID and password are matched with member data, the predetermined advertisement contents are transferred to the client computer and reset as the user configure. The user runs a browser and accesses to the special web site. The special web site sends HTML(Hyper Text Markup Language) document to the client computer. The client computer reforms the HTML document according to the advertisement program and performs the advertisement according to the predetermined environment.

pp; 1 DwgNo 1/10

Title Terms: ADVERTISE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

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(Item 13 from file: 350)
 24/5/18
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
013930292
             **Image available**
WPI Acc No: 2001-414506/200144
XRPX Acc No: N01-306948
  Computer network system for on-line shopping, displays prize page as
  link page to homepage of tenant of shop, column to display correct answer
  to prize question etc., when several users transmit demand
  simultaneously
Patent Assignee: TOHOKU DIGITAL HOSO KK (TOHO-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
             Kind
                     Date
                            Applicat No
                                           Kind
                                                   Date
JP 2001134637 A
                  20010518 JP 99352141
                                                 19991108 200144 B
Priority Applications (No Type Date): JP 99352141 A 19991108
Patent Details:
Patent No Kind Lan Pg
                        Main IPC
                                     Filing Notes
JP 2001134637 A
                   5 G06F-017/60
Abstract (Basic): JP 2001134637 A
        NOVELTY - The main server receives the name and address of user and
    displays the homepage of shop with list of information, a column for
    correct answer to prize question, number of winner of previous prize
     question in response to the demand transmitted from user computer.
    The server displays the prize page as link page to homepage of each
    tenant, when several users transmit demand at the same time .
       USE - For on-line shopping in internet.
        ADVANTAGE - Since the user peruses the homepage of shop
    corresponding to premium, recognition of homepage by tenant shop is
    enhanced.
        DESCRIPTION OF DRAWING(S) - The figure shows the profile of the
    screen of prize page. (Drawing includes non-English language text).
       pp; 5 DwgNo 2/5
Title Terms: COMPUTER; NETWORK; SYSTEM; LINE; SHOPPING; DISPLAY; PRIZE;
  PAGE; LINK; PAGE; SHOP; COLUMN; DISPLAY; CORRECT; ANSWER; PRIZE;
  QUESTION; USER; TRANSMIT; DEMAND; SIMULTANEOUS
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
             (Item 14 from file: 350)
 24/5/19
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
013540586
            **Image available**
WPI Acc No: 2001-024792/200103
XRPX Acc No: N01-019348
  Training session establishing method with one or more virtual
  instructors, involves interacting with one or more instructors by which
  user's response is monitored and appropriate feedback is given
Patent Assignee: AC PROPERTIES BV (ACPR-N)
Inventor: BEAMS B R; HARRIS S B
Number of Countries: 091 Number of Patents: 002
Patent Family:
                            Applicat No
Patent No
             Kind
                    Date
                                           Kind
                                                  Date
                                                           Week
WO 200067235
              A2 20001109
                            WO 2000IB965
                                            Α
                                                 20000505
                                                           200103 B
AU 200058373
              Α
                   20001117 AU 200058373
                                             Α
                                                 20000505
                                                          200111
Priority Applications (No Type Date): US 99306092 A 19990505
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
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WO 200067235 A2 E 294 G09B-007/00 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW AU 200058373 A G09B-007/00 Based on patent WO 200067235 Abstract (Basic): WO 200067235 A2 NOVELTY - Users are connected to a server and destination is selected in the server. Users are set with interaction parameters based on destination. The users interact mutually or interacts with virtual instructor server. Another virtual instructor server is dynamically added to main virtual instructor server. The secondary virtual instructor server monitors each users response and gives appropriate feedback. DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following: (a) virtual instructor providing system; (b) computer program for providing virtual instructor USE - Training session establishing method with one or more virtual instructor, for providing realtime simulation environment. ADVANTAGE - Provides cognitive educational experience. Provides realtime business simulation, to set creative learning environment for user. Conducting tests and giving grades, motivates the user. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of architecture of training system. pp; 294 DwgNo 2/99 Title Terms: TRAINING; SESSION; ESTABLISH; METHOD; ONE; MORE; VIRTUAL; INSTRUCTION; INTERACT; ONE; MORE; INSTRUCTION; USER; RESPOND; MONITOR; APPROPRIATE; FEEDBACK Derwent Class: P85; T01; W04 International Patent Class (Main): G09B-007/00 File Segment: EPI; EngPI 24/5/20 (Item 15 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 013540584 **Image available** WPI Acc No: 2001-024790/200103 XRPX Acc No: N01-019346 Virtual consultant setting in tutorials, involves setting interaction parameter for user for mutual interaction and interaction with respective virtual consultant Patent Assignee: AC PROPERTIES BV (ACPR-N); BEAMS B R (BEAM-I); HARRIS S B (HARR-I) Inventor: BEAMS B R; HARRIS S B Number of Countries: 087 Number of Patents: 002 Patent Family: Patent No Kind Date Applicat No Kind Date Week WO 200067233 A1 20001109 WO 2000US12492 A 20000505 200103 B AU 200057230 Α 20001117 AU 200057230 Α 20000505 Priority Applications (No Type Date): US 99305931 A 19990505 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes WO 200067233 A1 E 296 G09B-005/14 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW AU 200057230 A G09B-005/14 Based on patent WO 200067233

Abstract (Basic): WO 200067233 A1

NOVELTY - Destination such as classroom, administrative office or virtual library, is selected in the virtual consultant server. Users are coupled to selected destination through the server. Interaction parameter is set for the users based on selected destination. The users are allowed to interact with respective virtual consultant or mutually. Tests are conducted and grades are distributed for motivating the user.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) virtual consultant establishing system;
- (b) computer program for establishing virtual consultant

 $\ensuremath{\mathsf{USE}}$ - For establishing tutorial system virtually and provide simulation environment.

ADVANTAGE - Provides cognitive educational experience. Provides real business simulation to set creating learning environment for user. Conducting tests and giving grades to user, enables to motivate the user.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of architecture of training system.

pp; 296 DwgNo 2/99

Title Terms: VIRTUAL; SET; SET; INTERACT; PARAMETER; USER; MUTUAL; INTERACT; INTERACT; RESPECTIVE; VIRTUAL

Derwent Class: P85; T01; W04

International Patent Class (Main): G09B-005/14

File Segment: EPI; EngPI

24/5/21 (Item 16 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013465076 **Image available**

WPI Acc No: 2000-637019/200061

Related WPI Acc No: 1999-456944; 2000-411245; 2001-201650; 2002-009189

XRPX Acc No: N00-472317

Verification system for testing functionality of hardware description language design of computer system, stores stimulus file and translation checker whose operations are independent of chosen test configuration

Patent Assignee: ADVANCED MICRO DEVICES INC (ADMI

Inventor: ASKAR T; BERNDT P; LOWE M; RENDON E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Date Applicat No Kind Patent No Kind Date Week US 6081864 Α 20000627 US 97904504 Α 19970731 200061 B US 98161108 Α 19980925

Priority Applications (No Type Date): US 98161108 A 19980925; US 97904504 A 19970731

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6081864 A 21 G06F-013/00 CIP of application US 97904504

Abstract (Basic): US 6081864 A

NOVELTY - A simulated model of hardware description language (HDL) design of a computer system which receives designated **stimulus** is created. The stored transaction checker receives stimulation information of another bus based on designated **stimulus**. Operation of **stimulus** file and transaction checker are independent of test configuration selected for simulated model.

DETAILED DESCRIPTION - A configuration interpretation mechanism stored in the memory provides a test configuration which is **selected** based on **user** supplied **parameter**. The **stimulus** file stored in the memory simulates the bus. An INDEPENDENT CLAIM is also included for method of dynamically verifying functionality of HDL design.

USE - For testing the functionality of HDL design of computer system.

ADVANTAGE - Flexibility in simulation is achieved by removing memory coherency when a **stimulus** is applied to HDL design, hence reliable and efficient monitoring system buses are provided by simulation through object oriented designs.

DESCRIPTION OF DRAWING(S) - The figure shows the operational flow diagram of verification system.

pp; 21 DwgNo 8/9

Title Terms: VERIFICATION; SYSTEM; TEST; FUNCTION; HARDWARE; DESCRIBE; LANGUAGE; DESIGN; COMPUTER; SYSTEM; STORAGE; STIMULUS; FILE;

TRANSLATION; CHECK; OPERATE; INDEPENDENT; CHOICE; TEST; CONFIGURATION

Derwent Class: T01

International Patent Class (Main): G06F-013/00

File Segment: EPI

24/5/22 (Item 17 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013321124 **Image available**
WPI Acc No: 2000-493063/200044

XRAM Acc No: C00-148526 XRPX Acc No: N00-365967

Drug selection auxiliary tool used in pharmacy, displays type of specific drug judged from selection tendency of customer in screen

Patent Assignee: KANEBO LTD (KANE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 2000172769 A 20000623 JP 98344537 A 19981203 200044 B

Priority Applications (No Type Date): JP 98344537 A 19981203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2000172769 A 14 G06F-019/00

Abstract (Basic): JP 2000172769 A

NOVELTY - Oral consultation program is stored in a memory in which data regarding each drug is stored. A controller displays the question (16) of oral consultation program based on choice of acknowledging/negation by the selector. The type of specific drug judged from selection tendency is displayed on the screen (17).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the drug selection auxiliary tool usage method.

USE - For selecting drug in pharmacy.

ADVANTAGE - Facilitates exact selection of drug by operating selector tool personally by customer. Reduces time required for selection of required drug. Enables passing of persuasive drug recommendation to customer even without knowledge of drug stock. Facilitates display of drug data to improve sales and to educate sales clerk.

DESCRIPTION OF DRAWING(S) - The figure shows explanatory drawing of PC screen.

Question (16) Screen (17)

pp; 14 DwgNo 2/21

Title Terms: DRUG; SELECT; AUXILIARY; TOOL; PHARMACEUTICAL; DISPLAY; TYPE;

SPECIFIC; DRUG; JUDGEMENT; SELECT; TENDENCY; CUSTOMER; SCREEN

Derwent Class: B07; P27; T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): A47F-005/00

File Segment: CPI; EPI; EngPI

24/5/23 (Item 18 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013186071 **Image available**

WPI Acc No: 2000-357944/200031

XRPX Acc No: N00-269038

Variable display device of pachinko game machine, selects external operation mode, when stoppage pattern is not indicated within set period

to display stoppage pattern within user defined timing

Patent Assignee: ACE DENKEN KK (ACED-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

7

Patent No Kind Date Applicat No Kind Date Week
JP 2000116884 A 20000425 JP 98289436 A 19981012 200031 B

Priority Applications (No Type Date): JP 98289436 A 19981012

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2000116884 A 20 A63F-007/02

Abstract (Basic): JP 2000116884 A

NOVELTY - The pattern display is stopped when the stoppage pattern is indicated for predefined number of times. The stoppage is indicated to player, when stoppage pattern is not indicated within specific period, external operation mode is selected by the player. When the external operation mode is not selected, during specific game condition, display is stopped relevant to set timing.

DETAILED DESCRIPTION - Various patterns are indicated in the display (30) relevant to **prize** winning conditions. The game alignment conditions is set depending on the patterns. When the stoppage pattern is not indicated, even after attainment of specific game condition, external operation mode is selected.

USE - For pachinko game machine.

ADVANTAGE - As stoppage pattern is indicated relevant to the operation timing set by player, great success condition is generated correctly.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of the variable display device.

Variable display (30)

pp; 20 DwgNo 1/18

Title Terms: VARIABLE; DISPLAY; DEVICE; GAME; MACHINE; SELECT; EXTERNAL; OPERATE; MODE; STOPPAGE; PATTERN; INDICATE; SET; PERIOD; DISPLAY;

STOPPAGE; PATTERN; USER; DEFINE; TIME

Derwent Class: P36; W04

International Patent Class (Main): A63F-007/02

File Segment: EPI; EngPI

24/5/24 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012804267 **Image available**
WPI Acc No: 1999-610497/199952

XRPX Acc No: N99-449813

Advertisement information access management method in internet

Patent Assignee: AT & T CORP (AMTT Inventor: HANSON B L; HUBER K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 5974398 A 19991026 US 97838863 A 19970411 199952 B

Priority Applications (No Type Date): US 97838863 A 19970411

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5974398 A 25 G06F-017/60

Abstract (Basic): US 5974398 A

NOVELTY - The computed bid values related to retained advertiser, are transmitted from network to user . The selected bid value

corresponding to selected advertiser is received from user and advertising message related to selected advertiser is transmitted from network to user, for display. A reward corresponding to selected bid value is offered to user, based on the selected advertiser.

DETAILED DESCRIPTION - The advertiser's maximum and minimum bids for absentee bidding, are received at the network side. The user profile and two user characteristic specifications associated with respective advertiser, on the network are accessed. The user characteristics from the user profile is compared with that from advertiser specification. If one of two selected advertisers has a maximum bid less than the first highest maximum bid, the corresponding advertiser is dropped from bidding. If the selected advertiser has a maximum bid greater than the second highest minimum bid, then the corresponding advertiser is retained in the bidding. An INDEPENDENT CLAIM is also included for advertisement information access management system in internet.

USE - For access management of advertisement information for online, interactive information and entertainment services in network such as internet, telephone, cable television, direct television, satellite communication and radio frequency communication networks, and also for tennis bulletin board.

ADVANTAGE - The database uses customer interest profiles and online service usage data to identify particular user characteristic to advertisers. The advertiser can also interact directly with the online service platform, for e.g. by interacting with a human representative of the online service, or automatically using conventional automated response platforms. Enables usage of conventional procedures for storing and retrieving from databases. The value of the offer or bid auctioned to the user can be established based on the user's income or age.

 ${\tt DESCRIPTION}$ OF ${\tt DRAWING(S)}$ - The figure shows the online advertising service in internet.

pp; 25 DwgNo 12/15

Title Terms: ADVERTISE; INFORMATION; ACCESS; MANAGEMENT; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

24/5/25 (Item 20 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012764395 **Image available**
WPI Acc No: 1999-570522/199948

XRPX Acc No: N99-420264

Driver alertness maintaining method in vehicle

Patent Assignee: WASHINGTON D G (WASH-I); WASHINGTON F L (WASH-I)

Inventor: WASHINGTON D G; WASHINGTON F L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
US 5952928 A 19990914 US 97896877 A 19970718 199948 B

Priority Applications (No Type Date): US 97896877 A 19970718

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5952928 A 6 G08B-023/00

Abstract (Basic): US 5952928 A

NOVELTY - An LCD (16) at the front side of the housing (14), displays the time responsive to signal from timer circuitry having A/D converter. A speaker outputs an alerting message selected by driver, using switch (30) at regular time intervals set by switch (26) along with visual alerting light emission by LED (18).

USE - For maintaining driver alertness in vehicle.

ADVANTAGE - Since visual as well as audio warning outputs are emitted at user selected intervals, even different persons

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responding to various stimuli, are alerted reliably, thus avoiding
    accidents and saving life.
        DESCRIPTION OF DRAWING(S) - The figure shows partial cut-away
    perspective diagram of driver alertness maintaining device.
        Housing (14)
       LCD (16)
       LED (18)
        Switches (26,30)
       pp; 6 DwgNo 3/4
Title Terms: DRIVE; ALERT; MAINTAIN; METHOD; VEHICLE
Derwent Class: W05; X22
International Patent Class (Main): G08B-023/00
File Segment: EPI
24/5/26
             (Item 21 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
012231260
             **Image available**
WPI Acc No: 1999-037367/199904
Related WPI Acc No: 1993-296569
XRPX Acc No: N99-028207
  Power distribution control system - comprises number of customer
  communication terminals each responsive to presentation signal from
  centre communication terminal for outputting response signal to centre
  communication terminal
Patent Assignee: MITSUBISHI DENKI KK (MITQ )
Inventor: INOUE M; IWATSUBO R; KUSHIRO N; MARUYAMA K
Number of Countries: 003 Number of Patents: 001
Patent Family:
Patent No
              Kind
                     Date
                             Applicat No
                                            Kind
                                                   Date
                                                            Week
EP 886362
              A1 19981223 EP 93103755
                                            Α
                                                 19930309
                                                           199904 B
                             EP 98114424
                                            Α
                                                 19930309
Priority Applications (No Type Date): JP 9274634 A 19920330; JP 9251941 A
  19920310
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
EP 886362
             A1 E 12 H02J-013/00
                                     Div ex application EP 93103755
                                     Div ex patent EP 561255
   Designated States (Regional): DE FR GB
Abstract (Basic): EP 886362 A
        The power distribution control system comprising a centre
    communication terminal (S) ) having a presentation signal outputting
    device (S3) for outputting a presentation signal containing a load
    reduction request time period and an incentive payment to each of the
    customer's communication terminals (C1. Cn). A selection signal
    outputting device (S5) is responsive to response signals from the
    customer's communication terminals for outputting a selection signal or
    signals to one or more customer 's communication terminals selected
    based on functions including parameters relating to the reduced
    quantity of power and reduction time period,
        Each of the customer's communication terminals (C1. Cn) comprises a
    response signal outputting device (102) for outputting a response
    signal to the centre communication terminal (S). The response signal
    contains the reduced quantity of power and reduction time period which
    are computed from the load reduction request time period, incentive
    payment contained in the presentation signal from the centre
    communication terminal, and one or more potential of reduction and
    power reduction device (103) for reducing the power supply to the group
    of loads for a given time period, based on the selection signal from
    the centre communication terminal.
        ADVANTAGE - Can properly distribute electrical energy and level
    loads depending on variations of demand through time and circumstances
    of houses, factories and other customers.
```

Dwg.1/5

Title Terms: POWER; DISTRIBUTE; CONTROL; SYSTEM; COMPRISE; NUMBER; CUSTOMER; COMMUNICATE; TERMINAL; RESPOND; PRESENT; SIGNAL; CENTRE; COMMUNICATE;

TERMINAL; OUTPUT; RESPOND; SIGNAL; CENTRE; COMMUNICATE; TERMINAL

Derwent Class: W05; X12

International Patent Class (Main): H02J-013/00

International Patent Class (Additional): H02J-003/14

File Segment: EPI

24/5/27 (Item 22 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012033522 **Image available**
WPI Acc No: 1998-450432/199839

XRPX Acc No: N98-351340

Game method for advertisement in facility e.g. store - involves making user of facility acquire random prize , when frequency of inputting code which corresponds to frequency of visit of user to facility is predetermined value

Patent Assignee: COMPUSCAN TECHNOLOGIES INC (COMP-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 10187813 A 19980721 JP 96337300 A 19961217 199839 B

Priority Applications (No Type Date): JP 96337300 A 19961217

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 10187813 A 18 G06F-017/60

Abstract (Basic): JP 10187813 A

The method involves allocating a token which includes a readable code to the user of a facility. The token is presented by the user to the code reading location in the system for electronic advertisement. The code of the token is read and then stored. The information indicating that the user visited the facility is displayed on the system for electronic advertisement.

To determine the frequency of visit of the user, the frequency of inputting of the code is counted. When the frequency of inputting the code is a predetermined value, the user is made to select and acquire a random prize.

USE - For making user of facility return and use facility.

ADVANTAGE - Prize can be presented to user automatically and at

Dwg.1/6

Title Terms: GAME; METHOD; ADVERTISE; FACILITY; STORAGE; USER; FACILITY; ACQUIRE; RANDOM; PRIZE; FREQUENCY; INPUT; CODE; CORRESPOND; FREQUENCY; VISIT; USER; FACILITY; PREDETERMINED; VALUE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00; G07C-015/00

File Segment: EPI

24/5/28 (Item 23 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011368552 **Image available**
WPI Acc No: 1997-346459/199732
XRPX Acc No: N97-287370

Order receiving table used for entering sales results of company - incorporates four minor tables under one major table with side price provided to represent customer name etc.

Patent Assignee: KAGEBAYASHI KK (KAGE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 9142060 A 19970603 JP 95326337 A 19951120 199732 B

Priority Applications (No Type Date): JP 95326337 A 19951120 Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes JP 9142060 A 5

Abstract (Basic): JP 9142060 A

The order receiving table has four columns corresponding to article name (10) point number (11), quantity (12), price (13) etc. The table consists of four identical sub areas. Each sub- area contains the above referred columns. Each sub-area represents a table by itself. A subtotal column (20) is provided at the last but one row of each table. The last row represents the salesman column in the first table.

The second and third table and the last row is combined to represent customer display column (50). In the last table, the last row represents the column for total number of points on the left hand side of the major table (represents all the four tables together) the column for total number of points (60), customer (50) the total number of points (30) and the name of salesman (40) are provided. This part is formed as side price.

ADVANTAGE - Simplifies computation of total number of points of all sales to specific **customer** for during pre- **defined period**. Simplifies computation of results produced by salesman, sales **incentive**, **bonus** etc.

Dwg.1/1

Title Terms: ORDER; RECEIVE; TABLE; ENTER; SALE; RESULT; COMPANY; INCORPORATE; FOUR; MINOR; TABLE; ONE; MAJOR; TABLE; SIDE; PRICE; REPRESENT; CUSTOMER; NAME

Derwent Class: P76

International Patent Class (Main): B42D-011/00

File Segment: EngPI

24/5/29 (Item 24 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011261794 **Image available** WPI Acc No: 1997-239697/199722

XRPX Acc No: N97-198053

Game apparatus where game continues according to player direction - displays information on game screen, reflecting game results for user before game ends, based on game program

Patent Assignee: NAMCO LTD (NAMC-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 9075545 A 19970325 JP 95256875 A 19950907 199722 B

Priority Applications (No Type Date): JP 95256875 A 19950907

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 9075545 A 13 A63F-009/22

Abstract (Basic): JP 9075545 A

The game apparatus includes a game control part (10) which displays, on a game screen, an information which reflects the game results for a user, before the game ends, based on a game program.

The game control part includes a play time measurement part (112) which measures a play time corresponding to a continuing game demand made by the user. A continued game condition settling part (114) then displays a certain game conditions for continuing the game, on a game continue screen. A timer(116) keeps a clock for the play time of a user.

ADVANTAGE - Motivates user to select operation for continued game, at time of ending the game.

Dwg.2/13

Title Terms: GAME; APPARATUS; GAME; CONTINUE; ACCORD; PLAY; DIRECTION; DISPLAY; INFORMATION; GAME; SCREEN; REFLECT; GAME; RESULT; USER; GAME;

END; BASED; GAME; PROGRAM Derwent Class: P36; W04

International Patent Class (Main): A63F-009/22

File Segment: EPI; EngPI

24/5/30 (Item 25 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011251637 **Image available** WPI Acc No: 1997-229540/199721

XRPX Acc No: N97-189756

Store checkout system for supermarket customer loyalty schemes - checks identity of customer using magnetic swipe card and adds number of credits on basis of current purchase value

Patent Assignee: SAFEWAY STORES PLC (SAFE-N)

Inventor: KEATING B; SCOTT N; KEATING B R; SCOTT N S J

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
GB 2306740 A 19970507 GB 9521619 A 19951021 199721 B
GB 2306740 B 19990922 GB 9521619 A 19951021 199941

Priority Applications (No Type Date): GB 9521619 A 19951021

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

GB 2306740 A 25 G07G-001/14 GB 2306740 B G07G-001/14

Abstract (Basic): GB 2306740 A

The store checkout system includes several terminals (10) at customer checkout locations which operate on products selected by a customer. An identification device, e.g a magnetic card swipe (18), reads stored information from an identification token presented by the customer. A discriminator awards credits to a customer holding a validated token based upon a purchase.

A store defines several credit redemption offers corresponding to numbers of credits. An input selects a chosen redemption offer. It is checked whether the offer is permitted based upon the available number of credits. A record of credits and awards is printed.

USE/ADVANTAGE - For point of sale. Greater flexibility in redemption of credit or points $\ \mathbf{awarded}\$. Allows new products to be promoted.

Dwg.1/5

Title Terms: STORAGE; CHECKOUT; SYSTEM; SUPERMARKET; CUSTOMER; SCHEME; CHECK; IDENTIFY; CUSTOMER; MAGNETIC; CARD; ADD; NUMBER; CREDIT; BASIS; CURRENT; PURCHASE; VALUE

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/14

File Segment: EPI

24/5/31 (Item 26 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011003790 **Image available** WPI Acc No: 1996-500740/199650

XRPX Acc No: N96-422268

Sales profits reduction device for pachinko game machine - has control unit which adds predetermined reduction amount to objective sales reduction amount of subsequent operating time and returns resultant value to player

Patent Assignee: ACE DENKEN KK (ACED-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 8257221 A 19961008 JP 9567969 A 19950327 199650 B

Priority Applications (No Type Date): JP 9567969 A 19950327

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 8257221 A 12 A63F-007/02

Abstract (Basic): JP 8257221 A

The device notifies the profit value to the player based on actual sales result that is calculated after operating each game machine. A ball number count unit (11) counts the number of game balls that are discharged according to the amount of money specified by the user. A pair of premium number count units (26,27) count the number of balls that are gained after playing each game. A variable display unit (22) compares and the coordinates the outputs of the ball number count unit and the premium number count unit as a percentage value based on the prize winning conditions of the game that is changed. Based on the signals obtained from the count units, the objective reduction in the actual sales amount is returned to the player within a particular operating time.

When the objective reduction in the actual sales amount is not return to the player within the operating time, a control unit (50) adds a predetermined reduction amount to the objective reduction of the sales amount of the next operating time and returns the resultant value to the player.

ADVANTAGE - Maintains balance of profit distribution. Improves stability.

Dwg.1/5

Title Terms: SALE; PROFIT; REDUCE; DEVICE; GAME; MACHINE; CONTROL; UNIT; ADD; PREDETERMINED; REDUCE; AMOUNT; OBJECTIVE; SALE; REDUCE; AMOUNT;

SUBSEQUENT; OPERATE; TIME; RETURN; RESULT; VALUE; PLAY

Derwent Class: P36; T01; W04

International Patent Class (Main): A63F-007/02

International Patent Class (Additional): G06F-017/60

File Segment: EPI; EngPI

24/5/32 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010713797 **Image available**
WPI Acc No: 1996-210752/199622
Related WPI Acc No: 2001-149270

XRPX Acc No: N96-176361

Dual chamber pacemaker with synchronous tracking mode optimisation - uses freeze function to maintain dynamic pacing and tracking limits constant for number of cycles, following asynchronous operation, and regain tracking of atrial signal

Patent Assignee: VITATRON MEDICAL BV (VITA-N)

Inventor: VAN DER VEEN J S

Number of Countries: 006 Number of Patents: 003

Patent Family:

Patent No Kind Date Applicat No Kind Date Week EP 709114 A2 19960501 EP 95116743 Α 19951024 199622 US 5531771 Α 19960702 US 94329232 Α 19941026 199632 JP 95300490 JP 8206237 Α 19960813 Α 19951026 199642

Priority Applications (No Type Date): US 94329232 A 19941026

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 709114 A2 E 17 A61N-001/368

Designated States (Regional): DE FR GB NL

US 5531771 A 16 A61N-001/36

Abstract (Basic): EP 709114 A

The pacemaker (50) includes interconnected hardware (51) connected to the patient's heart via electrodes (55) and sensors (54). The pacemaker is in telemetric communication with a programmer (56) through which the user can select and program parameters and also interrogate the pacemaker for diagnostic purposes.

The hardware comprises an atrial generator (61) connected to the atrium, an A-sense amplifier (65) connected to the atrial lead (62), a ventricular generator connected to the ventricle via a lead (64) to which is connected a V-sense amplifier (66) and a microprocessor system (60). The microprocessor is connected with the hardware logic and/or timing circuits (68).

USE/ADVANTAGE - Delivering synchronous ventricular pacing in response to physiological atrial signals, and delivering ventricular pace pulses in async mode in absence of physiological atrial signals that can be tracked. Enables pacemaker to rapidly resume tracking of physiological atrial signals when reappearing after short disturbances e.g under-sensed beats in VDD mode, and tracking atrial signals near high limit of physiological signals that can be tracked.

Dwg.2/9

Title Terms: DUAL; CHAMBER; PACEMAKER; SYNCHRONOUS; TRACK; MODE; OPTIMUM; FREEZE; FUNCTION; MAINTAIN; DYNAMIC; PACE; TRACK; LIMIT; CONSTANT; NUMBER; CYCLE; FOLLOW; ASYNCHRONOUS; OPERATE; REGAIN; TRACK; ATRIUM; SIGNAL

Derwent Class: P34; S05; T01

International Patent Class (Main): A61N-001/36; A61N-001/368

File Segment: EPI; EngPI

24/5/33 (Item 28 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010608529 **Image available**
WPI Acc No: 1996-105482/199611

XRPX Acc No: N96-088431

Controlling traffic through PSTN links using variable price incentives - determining number of lines available and their usage a particular time and transmitting signal to user indicating usage rate determined according to line availability

Patent Assignee: US WEST TECHNOLOGIES INC (USWT-N)

Inventor: HAMLEN G A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 5488655 A 19960130 US 94271332 A 19940706 199611 B

Priority Applications (No Type Date): US 94271332 A 19940706

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5488655 A 9 HO4M-015/00

Abstract (Basic): US 5488655 A

The preemptive method of controlling prospective customer telephone usage in selected PSTN links through the use of variable price incentives involves determining on a continuous real-time basis, the number of selected PSTN links which are available for use at a selected time. A customer usage rate for the selected links is determined on a real time basis.

Customer usage rate corresponding to the number of the selected links available for use at a selected time is determined. An electrical signal containing information corresponding to the determined customer usage rate is transmitted to the customer. The information corresponding to the determined customer usage rate is displayed to the user in response to the electrical signal.

USE/ADVANTAGE - Relates call tariff to real time measurements of line availability. Reduces need to modify existing telephone equipment

by reducing usage of lines during busy periods.

Dwg.5,6/6

Title Terms: CONTROL; TRAFFIC; THROUGH; PSTN; LINK; VARIABLE; PRICE; DETERMINE; NUMBER; LINE; AVAILABLE; TIME; TRANSMIT; SIGNAL; USER;

INDICATE; RATE; DETERMINE; ACCORD; LINE; AVAILABLE

Derwent Class: W01

International Patent Class (Main): H04M-015/00

File Segment: EPI

24/5/34 (Item 29 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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Image available 010552883 WPI Acc No: 1996-049836/199605

XRPX Acc No: N96-041687

Registration interlock system for securely controlling registration of computer software products - provides user with specified -of-use according to purchased units-of-use, and meters amount of user's remaining use from prepaid amount-of-use as user uses software

Patent Assignee: SMITH E A (SMIT-I); SMITH J P (SMIT-I)

Inventor: SMITH E A; SMITH J P

Number of Countries: 020 Number of Patents: 002

Patent Family:

Applicat No Kind Patent No Kind Date Date Week WO 9534857 A1 19951221 WO 95US7587 Α 19950614 199605 B AU 9527744 A 19960105 AU 9527744 Α 19950614 199614

Priority Applications (No Type Date): US 94259590 A 19940614 Cited Patents: US 4796220; US 5014234; US 5138712; US 5388211

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

A1 E 54 G06F-009/44

Designated States (National): AU CA JP MX

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL

AU 9527744 Α G06F-009/44 Based on patent WO 9534857

Abstract (Basic): WO 9534857 A

The software registration system (SoftMeter) registers software products with the system clearing-house prior to the installation of software in the user's personal computer, and prior to any use of the software (29). The system requires the purchase by the user of a amount of use according to predetermined units-of-use, and requires the metering down to zero of the amount of the user's remaining use from the prepaid amount of use as the user uses the software (28).

The system also notifies the user as his remaining prepaid use approaches zero. The registration and purchase processes are carried out via a telephone transmission device e.g a data modem.

USE/ADVANTAGE - Controlling registration, paid licensing and metered usage of software products. Eliminates economic incentive making illegal copies of software products. Reduces unit inventory costs for software retailers.

Dwg.2/7

Title Terms: REGISTER; INTERLOCKING; SYSTEM; SECURE; CONTROL; REGISTER; COMPUTER; SOFTWARE; PRODUCT; USER; SPECIFIED; AMOUNT; ACCORD; PURCHASE; UNIT; METER; AMOUNT; USER; REMAINING; PREPAYMENT; AMOUNT; USER; SOFTWARE Derwent Class: T01

International Patent Class (Main): G06F-009/44

International Patent Class (Additional): G06F-009/445

File Segment: EPI

24/5/35 (Item 30 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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010064348 **Image available**

WPI Acc No: 1994-332059/199441

XRPX Acc No: N94-260710

Hand-held random number generator for assisting player in game e.g. lottery - has keyboard, RAM for storing pre-programmed messages,

microprocessor and liquid crystal display

Patent Assignee: COYLE K W (COYL-I); FITZPATRICK J R (FITZ-I)

Inventor: COYLE K W; FITZPATRICK J R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 5356144 A 19941018 US 92917868 A 19920721 199441 B

Priority Applications (No Type Date): US 92917868 A 19920721

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5356144 A 22 G06F-001/02

Abstract (Basic): US 5356144 A

The device has keys for inputting at least one set of user defined parameters from which the random numbers are selected. The device is capable of generating random numbers pursuant to six stored games, four of which allow a user to input parameters, with the remaining two games capable of generating random numbers akin to numbers generated upon the rolling of a pair of dice and the spinning of a Roulette Wheel.

The device has an online help feature for accessing frequently referenced user manual instructions which are permanently stored in a microcomputer controller. A user can access pre-programmed messages, with a multi-lingual facility for communicating in a number of languages.

ADVANTAGE - Allows user to determine whether instant **prize** has been won.

Dwg.10/16

Title Terms: HAND; HELD; RANDOM; NUMBER; GENERATOR; ASSIST; PLAY; GAME; LOTS; KEYBOARD; RAM; STORAGE; PRE; PROGRAM; MESSAGE; MICROPROCESSOR; LIQUID; CRYSTAL; DISPLAY

Derwent Class: T01; T05; W04

International Patent Class (Main): G06F-001/02

File Segment: EPI

24/5/36 (Item 31 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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009449689 **Image available**
WPI Acc No: 1993-143214/199317

Related WPI Acc No: 1990-231370; 1992-199755; 1994-057495

XRPX Acc No: N93-109216

Centralised consumer cash value accumulation method for multiple merchants - transmitting consumer account number from point-of-sale to central system and incrementing cash value for consumer

Patent Assignee: MCCARTHY P D (MCCA-I)

Inventor: MCCARTHY P D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Kind Kind Patent No Date Applicat No Date Week 19890127 US 5202826 Α 19930413 US 89303319 Α 199317 B US 90510446 Α 19900418

US 91797401 A 19911126

Priority Applications (No Type Date): US 89303319 A 19890127; US 90510446 A 19900418; US 91797401 A 19911126

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5202826 A 8 G07G-001/12 Cont of application US 89303319

Abstract (Basic): US 5202826 A

The method involves accumulating cash value for consumers based upon point-of-sale transactions with multiple merchants. For each transaction, the consumer's account number (such as the Social Security number) is transmitted to a central system along with data identifying the merchant and a credit value for the transaction. The credit value may be based upon predetermined incentives associated with the transaction such as coupons, rebates or discounts, and/or upon a credit rate determined by the merchant applied to the amount of the transaction.

At the central location, a cash value for that consumer is incremented by the credit value and a bill value for that merchant is similarly incremented. Periodically, the merchants are billed for the accumulated bill value or credited for any third party incentive amounts confirmed at the central location. Also, at selected intervals, consumers are given access to their respective accumulated cash values by either a check in that amount or through a funds dispensing electronic terminal access or the like.

ADVANTAGE - Saves merchant paperwork or computer time, enhanced security.

ume

Dwg.1/1

Title Terms: CENTRE; CONSUME; CASH; VALUE; ACCUMULATE; METHOD; MULTIPLE; MERCHANT; TRANSMIT; CONSUME; ACCOUNT; NUMBER; POINT; SALE; CENTRAL; SYSTEM; INCREMENT; CASH; VALUE; CONSUME

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

File Segment: EPI

24/5/37 (Item 32 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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009365071 **Image available**
WPI Acc No: 1993-058550/199307

XRPX Acc No: N93-044648

Transcutaneous cardiac pacing appts. - uses cardiac feedback signals to control generation of pulse stream from stimuli generating circuit including waveform-shaping circuit

Patent Assignee: ZMD CORP (ZMDZ-N)

Inventor: FREEMAN G A

Number of Countries: 015 Number of Patents: 003

Patent Family:

Kind Applicat No Patent No Date Kind Date Week A1 19930204 WO 91US4972 WO 9301861 Α 19910715 199307 B EP 594620 EP 91915140 A1 19940504 Α 19910715 199418 WO 91US4972 Α 19910715 EP 594620 Α4 19941102 EP 91915140 Α 19910000 199534

Priority Applications (No Type Date): WO 91US4972 A 19910715 Cited Patents: US 3050695; US 4177817; US 4222386; US 4580570; US 4787389; EP 372698

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9301861 A1 E 30 A61N-001/36

Designated States (National): CA DE GB JP

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU NL SE

EP 594620 A1 E 30 A61N-001/36 Based on patent WO 9301861

Designated States (Regional): FR GB

EP 594620 A4 A61N-001/36

Abstract (Basic): WO 9301861 A

The cardiac pacer uses a signal generator (10) to generate

electrical pacing **stimuli** which are applied transcutaneously to a patient's heart through posterior and anterior electrodes (70,72). The timing and control circuitry (20) of the generator accepts cardiac feedback signals (12) to initiate the pacing **stimuli** by signalling the **stimuli** generating circuitry (30).

The stimuli generating circuitry (30) includes an oscillator and drive circuit (40) to generate a stream of pulses processed by an isolation circuit (50) which isolates the generator's internal voltages from the patient. The isolation circuits pulse stream output is fed to waveform shaping circuitry (60) which modifies the pulse shape, polarity and amplitude to form the pacing stimuli (65) having user - specified parameters.

ADVANTAGE - Reduces stimulation of skeletal muscles and nerves and discomfort to the patient.

Dwg.1/6c

Title Terms: TRANSCUTANEOUS; CARDIAC; PACE; APPARATUS; CARDIAC; FEEDBACK; SIGNAL; CONTROL; GENERATE; PULSE; STREAM; STIMULUS; GENERATE; CIRCUIT;

WAVEFORM; SHAPE; CIRCUIT Derwent Class: P34; S05

International Patent Class (Main): A61N-001/36

File Segment: EPI; EngPI

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24/5/38 (Item 33 from file: 350) DIALOG(R) File 350: Derwent WPIX
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009150282 **Image available**
WPI Acc No: 1992-277720/199234

XRPX Acc No: N92-212406

Operation availability method for computer programs - recovering software from failure and reprocessing or rejecting stimulus such that result is available to system user within specified stimulus response time Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); IBM CORP (IBMC)

Inventor: SMITH D M

Number of Countries: 005 Number of Patents: 006

Patent Family:

racono ramarj.							
Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 481231	A	19920422				199234	В
CA 2053344	A	19920418	CA 2053344	Α	19911011	199234	
US 5129080	Α	19920707	US 90599178	Α	19901017	199234	
CA 2053344	С	19940329	CA 2053344	Α	19911011	199418	
EP 481231	В1	19971126	EP 91115808	Α	19910918	199801	
DE 69128271	E	19980108	DE 628271	Α	19910918	199807	
			EP 91115808	Α	19910918		

Priority Applications (No Type Date): US 90599178 A 19901017

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 481231 A 13

US 5129080 A 12 G06F-011/20 EP 481231 B1 E 15 G06F-011/00

Designated States (Regional): DE FR GB

DE 69128271 E G06F-011/00 Based on patent EP 481231

CA 2053344 A G06F-009/00

CA 2053344 C G06F-009/00

Abstract (Basic): EP 481231 A

The method involves dividing a computer program into a number of functional modules, and loading a copy of a functional module into a processor's address space, and locating a second copy of the functional module into a second processor's address space. The processor executes the first module to send application dependent state data to the second processor where it is received by the second module copy.

The processor executes the first module maintaining a normal application processing state. The second processor executes the second module, maintaining a secondary state knowledge sufficient to enable it

to become a primary functioning module. Both processors, while executing their modules, maintain open sessions with a number of servers connected within the network. On demand the second functional module assumes the role of the first.

ADVANTAGE - Recovery from failure of either software or hardware occurs before failure becomes operationally visible.

Dwg.1/3

Title Terms: OPERATE; AVAILABLE; METHOD; COMPUTER; PROGRAM; RECOVER; SOFTWARE; FAIL; REPROCESSING; REJECT; STIMULUS; RESULT; AVAILABLE; SYSTEM; USER; SPECIFIED; STIMULUS; RESPOND; TIME

Derwent Class: T01

International Patent Class (Main): G06F-009/00; G06F-011/00; G06F-011/20

International Patent Class (Additional): G06F-011/14

File Segment: EPI

24/5/39 (Item 34 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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004173189

WPI Acc No: 1985-000069/198501

XRPX Acc No: N85-000100

National lottery lucky number selector - is programmed to select numbers according to user 's bio-rhythms on day of draw

Patent Assignee: SEBRECHTS L (SEBR-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week BE 900363 A 19841203 BE 900363 A 19840814 198501 B

Priority Applications (No Type Date): BE 900363 A 19840814

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

BE 900363 A 8

Abstract (Basic): BE 900363 A

In continental Lotto-type lotteries, the competitor marks off a number of crosses on a coupon which carries a matrix of the numbers 1 to 42. If some or all of the numbers crossed off correspond with those drawn by the organiser, the competitor wins a cash <code>prize</code>. The present electronic device has an integrated circuit which contains a programme to select the numbers according to the user's biorhythms.

The user presses the 'set' key and uses the 'hours' and 'minutes' keys and numeral keys to set in the time of his birth. Using the 'mode' key between stages, he then keys in the number of crosses required, his birth date and the date of the draw. When the user presses the 'go' key, the required number of crosses appear on the 42-numeral display

Title Terms: NATION; LOTS; LUCK; NUMBER; SELECT; PROGRAM; SELECT; NUMBER;

ACCORD; USER; BIO; RHYTHM; DAY; DRAW

Derwent Class: P36; T05

International Patent Class (Additional): A63F-000/00

File Segment: EPI; EngPI

24/5/40 (Item 35 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004049567

WPI Acc No: 1984-195109/198431

XRPX Acc No: N84-145898

Readily accessible formatting of computer print-outs - allows non-programmers to generate customised formats for computer print-outs according to user specification

Patent Assignee: SAGA DATA INC (SAGA-N) Inventor: HOOLIHAN K M; TORKELSEN J B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 4460975 A 19840717 US 82420182 A 19820917 198431 B

Priority Applications (No Type Date): US 82420182 A 19820917

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 4460975 A 18

Abstract (Basic): US 4460975 A

The process allows operator to create a report or other formatted representation of data by responding to a sequence of prompting stimuli. Each stimulus is presented to the user by a computer processor in combination with a menu of command choices or in combination with instructions for responding by alphanumeric command or designation. The sequence of prompting stimuli is dependent on previous command choices to present only relevant stimuli to the user. A list of generic default format commands specifies parameters not specified by the user.

The generic default format commands may be changed and stored in the long-term memory as custom default format commands for easy and quick retrieval and regeneration of desired formats with updated data or with other variations. A transfer of default format commands from the long-term memory to the processor memory followed by modification of the default format commands by the user's commands given in response to the prompting **stimuli**. The series of commands are converted to electrical impulses suitable to direct a printer to print out the designated data according to the specifications of the user.

ADVANTAGE - User only needs to respond to a few **stimuli** in order to generate a completely formatted representation of data.

Title Terms: READY; ACCESS; FORMAT; COMPUTER; PRINT-OUT; ALLOW; NON; PROGRAM; GENERATE; CUSTOMISATION; FORMAT; COMPUTER; PRINT-OUT; ACCORD; USER; SPECIFICATION

Derwent Class: T01; T04

International Patent Class (Additional): G06F-003/12

File Segment: EPI

29/5/1 (Item 1 from file: 347)

DIALOG(R) File 347: JAPIO

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07175973 **Image available**
INTERNET FACSIMILE TERMINAL

PUB. NO.: 2002-044360 [JP 2002044360 A] PUBLISHED: February 08, 2002 (20020208)

INVENTOR(s): AKIYAMA ATSUSHI WATANABE MASAYUKI

APPLICANT(s): TOSHIBA TEC CORP APPL. NO.: 2000-227212 [JP 2000227212] FILED: July 27, 2000 (20000727)

INTL CLASS: H04N-001/00; H04M-001/56; H04M-011/00; H04N-001/32

ABSTRACT

PROBLEM TO BE SOLVED: To provide an Internet facsimile terminal with very excellent operation convenience that can designate a destination by a user having only to select designation so as to considerably reduce user's expense in time and labor for destination designation in the case of communication with the destinations once communicated in the past.

SOLUTION: A CPU 11 in the case of Internet FAX communication acquires a destination mail address designed by a user or a sender mail address indicated in a received mail. Then the CPU 11 stores the acquired mail address to a destination address storage area or a sender address storage area set in an information storage section 14. When any of the mail address storage in the destination address storage area or the sender address storage area is selected and designated in the case of designation of the destination of the Internet FAX transmission, the CPU 11 sets the selected designated mail address to the destination address.

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29/5/2 (Item 2 from file: 347)

DIALOG(R) File 347: JAPIO

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07156217 **Image available**

DOCUMENT PROCEDURE SUPPORTING SYSTEM AND AGENT MEDIATING SYSTEM

PUB. NO.: 2002-024598 [JP 2002024598 A] . PUBLISHED: January 25, 2002 (20020125)

INVENTOR(s): KUROKAWA SHOWA

INVENTOR(S). RORORAWA SI

APPLICANT(s): NEC CORP

APPL. NO.: 2000-202049 [JP 2000202049] FILED: July 04, 2000 (20000704)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To allow a user such as a procedure executor to quickly obtain a format, and to easily prepare a document, and to quickly find an agent, and to easily select a more excellent agent, and to select the extent of the labor of the procedure executor and the agent and costs corresponding to this.

SOLUTION: A server 5 provides a format according to a request from a user terminal 1, and supports the preparation of a document according to a step time and selection menu, and reduces the fee of an agent commission according to the progress of the preparation, and provides the retrieving means or selection menu and link of the agent. Also, the server 5 automatically adopts the requests of the user, and enriches the contents.

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29/5/3 (Item 3 from file: 347)

DIALOG(R) File 347: JAPIO

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07028762 **Image available**

PURCHASE SUPPORT INFORMATION PROVIDING SYSTEM

PUB. NO.: 2001-256396 [JP 2001256396 A] PUBLISHED: September 21, 2001 (20010921)

INVENTOR(s): OBATA MASAYA
APPLICANT(s): NEC CORP

APPL. NO.: 2000-071178 [JP 200071178] FILED: March 14, 2000 (20000314)

INTL CLASS: G06F-017/60; G06F-013/00; G06F-017/30; G06K-007/00

ABSTRACT

PROBLEM TO BE SOLVED: To associate discount information to be provided with article and service purchase history information on a system user as a consumer of articles and service, to discriminate Internet connection providers, and to advertise to a system user with high advertisement effect according to the purchase history information.

SOLUTION: A user applicable discount information selecting means 430 which associates information gathered by a user purchase history information input means 410 and a purchasable discount information input means 420 is introduced to associate the article and service purchase history of the system user with the discount information provided by a seller. Thus, the purchase support information providing system is introduced to discriminate Internet traders. Further, an advertisement selecting means 460 which associates information of the user purchase history information input means 410 and an advertisement information input means 450 is introduced to associate the article and service purchase history with advertisement information provided by an advertiser.

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29/5/4 (Item 4 from file: 347)

DIALOG(R) File 347: JAPIO

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06271663 **Image available**

MERCHANDISE SALES REGISTRATION DATA PROCESSOR AND METHOD THEREFOR AND RECORDING MEDIUM

PUB. NO.: 11-213251 [JP 11213251 A] PUBLISHED: August 06, 1999 (19990806)

INVENTOR(s): SUGIURA JIRO
APPLICANT(s): TOSHIBA TEC CORP

APPL. NO.: 10-009313 [JP 989313] FILED: January 21, 1998 (19980121) INTL CLASS: G07G-001/12; G06F-017/60

PROBLEM TO BE SOLVED: To obtain a merchandise sales registration data processor in which the fixing of customers can be attained by selectively changing discount sales for setting a discount sum at prescribed merchandise, and making a discount altogether after sub-total to the issue of a money ticket at the time of fare adjustment.

ABSTRACT

SOLUTION: When an accumulated and added discount sum is present in a data storing part for making a discount altogether after sub-total at the time of fare adjustment, and the discount is selected by a discount and money ticket issue selecting means (a step S9: Y), the discount sum is subtracted from a sub-total sum related with sales registered merchandise, and when the issue of a money ticket is selected by the discount and money ticket issue selecting means (a step S10: Y), a money ticket

corresponding to the discount sum is issued. Thus, the issue of a money ticket corresponding to the discount sum or the discount for the discount sum can be selected at the time of fare adjustment in response to a request from a customer, and the discount sales for setting the discount sum at prescribed merchandise, and making a discount altogether after sub-total can be selectively changed to the issue of a money ticket at the time of fare adjustment. Thus, the fixing of a customer can be attained.

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29/5/5 (Item 5 from file: 347)

DIALOG(R) File 347: JAPIO

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05866387 **Image available**

POS TERMINAL EOUIPMENT

PUB. NO.: 10-149487 [JP 10149487 A] PUBLISHED: June 02, 1998 (19980602)

INVENTOR(s): TAKETOMI MASANORI

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP

(Japan)

APPL. NO.: 08-309594 [JP 96309594] FILED: November 20, 1996 (19961120)

INTL CLASS: [6] G07G-001/12; G07G-001/12; G06F-017/60; G07F-009/00 JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4

(INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To execute fine designation such as to change the method of discount calculation (discount service) and point calculation (point service) and the courtesy condition of discount calculation (discount calculation) by the other condition and point calculation (point service) for respective customers by online with the judgment of a center device.

SOLUTION: In a POS system operated by online, whether discount service is selected or point service is selected is **designated** for the respective **customers** at the time of courtesy transaction (discount transaction), customer information on accumulated points and product information are accumulated in the center device and an inquiry is given from POS 1. Thus, the POS system which can arbitrarily **designate discount** calculation or point calculation by the designation of the answer of the center device is provided.

29/5/6 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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05450521 **Image available**

VIDEO-ON-DEMAND DEVICE

PUB. NO.: 09-065321 [JP 9065321 A] PUBLISHED: March 07, 1997 (19970307)

INVENTOR(s): ITO MASANAO
TARUI TOSHIAKI
KITAI KATSUYOSHI
YOSHIZAWA SATOSHI
KAGIMASA TOYOHIKO

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP

(Japan)

APPL. NO.: 07-210407 [JP 95210407] FILED: August 18, 1995 (19950818)

INTL CLASS: [6] H04N-007/173; G09G-005/00; H04N-007/16

JAPIO CLASS: 44.6 (COMMUNICATION -- Television); 44.9 (COMMUNICATION --

ABSTRACT

PROBLEM TO BE SOLVED: To realize the attractive video-on-demand by providing a means selecting advertisement by the user as to whether or not the advertisement is added to video information and recording the result of advertisement selection operation by the user to reduce the utility charge of the video-on-demand for the user.

SOLUTION: When the user selects advertisement display, the result of selection is sent to an input signal analyzer 3 via a video distributer 2 from a VOD terminal equipment 1. When the input signal analyzer 3 recognizes the selection of the advertisement display, the analyzer 3 sends the result to a video distribution controller 6. Then the video distributer controller 6 displays to urge entry of a frequency of the advertisement display for the VOD terminal equipment 1 of the user starting the use from the video distributer 2. The result of selection of the user with respect to the frequency of the advertisement display is converted into numeral information by the input signal analyzer 3 and stored in a personal information storage device 5 under the control of the personal information controller 4.

29/5/7 (Item 7 from file: 347)

DIALOG(R) File 347: JAPIO

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05247455 **Image available**

PROCESSOR FOR COMMODITY SALES REGISTERING DATA

PUB. NO.: 08-202955 [JP 8202955 A]

PUBLISHED: August 09, 1996 (19960809)

INVENTOR(s): IKEDA YOSHIHIKO

APPLICANT(s): TEC CORP [000356] (A Japanese Company or Corporation), JP

(Japan)

APPL. NO.: 07-013098 [JP 9513098] FILED: January 30, 1995 (19950130)

INTL CLASS: [6] G07G-001/12

JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)

JAPIO KEYWORD: R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers);

R131 (INFORMATION PROCESSING -- Microcomputers &

Microprocessers)

ABSTRACT

PURPOSE: To provide a commodity sales registering data processor capable of applying preferential treatment for discount service to a fixed customer frequently visiting a store or the like and allowed to be simply handled. CONSTITUTION: The processor is provided with a customer-sorted visit management data storing means 13A, an interval-sorted discount data storing means 13B, visit date reading means (11, 12), visit interval calculating means (11, 12), discount data selecting means (11, 12), and a discount processing executing means (11, 12) and constituted so as to calculate the visit interval between a current visit date and preceding visit date only by inputting a customer number, select discount data corresponding to the visit interval and execute discount processing using the selected discount data.

29/5/8 (Item 8 from file: 347)

DIALOG(R) File 347: JAPIO

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04979404 **Image available**
AUTOMATIC TICKET VENDING DEVICE

PUB. NO.: 07-272004 [JP 7272004 A] PUBLISHED: October 20, 1995 (19951020)

INVENTOR(s): KUWAJIMA KAZUNARI

APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP

(Japan)

APPL. NO.: 06-063426 [JP 9463426] March 31, 1994 (19940331) FILED:

INTL CLASS: [6] G07B-001/00; G06F-017/60; G07B-005/00; G07B-015/00 JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4

(INFORMATION PROCESSING -- Computer Applications)

JAPIO KEYWORD: R004 (PLASMA); R011 (LIQUID CRYSTALS); R088 (PRECISION

MACHINES -- Automatic Vending Machines)

ABSTRACT

issue ticket automatically on a specific-period To а discount/extra fare basis through easy operation that a user can easily utilize by selecting matching passenger's ticket price information on the basis of information on a passenger's ticket selected by the user and current date and time information when the information is inputted.

CONSTITUTION: The automatic ticket vending machine which is placed in the ticket vending state inputs the current date and time and the current day of the week from a timer mechanism part 8 at all times, refers to discount information recorded in a storage part 2, and displays a discount guidance on a customer's display part 3 when when there is even one ticket kind of a specified day. When a ticket selection button on a customer discount 's operation part 4 is pressed after a card with which a passenger's ticket can be purchased is fed from the customer's operation part 4, it is judged whether or not the ticket kind is an object of discount from the discount information recorded in the storage part 2 and the current date and time, and the current day of the week inputted from the timer mechanism 8; when the ticket kind is the object of discount, a discounted fare is displayed, but when not, a normal fare is displayed. The fare is displayed on the customer's display part 3.

(Item 9 from file: 347) 29/5/9

DIALOG(R) File 347: JAPIO

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Image available

DISCOUNT CONTROL DEVICE FOR AUTOMATIC VENDING MACHINE

PUB. NO.: 06-131539 [JP 6131539 A] PUBLISHED: May 13, 1994 (19940513)

INVENTOR(s): TAKANO SHIGEKI

APPLICANT(s): MATSUSHITA REFRIG CO LTD [000448] (A Japanese Company or

Corporation), JP (Japan) APPL. NO.: 04-281401 [JP 92281401]

FILED: October 20, 1992 (19921020)

INTL CLASS: [5] G07F-009/00

JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines)

JAPIO KEYWORD: R088 (PRECISION MACHINES -- Automatic Vending Machines) JOURNAL: Section: P, Section No. 1785, Vol. 18, No. 429, Pg. 70,

August 10, 1994 (19940810)

ABSTRACT

PURPOSE: To provide an automatic vending machine discount control device enabling a purchaser to previously know the total amount purchased even at the time of collectively purchasing plural merchandise having respectively discount rates and previously check the combinations of merchandise to be collectively purchased by a more economical price before the practical purchase of the merchandise.

CONSTITUTION: The discount control device is constituted of a discount control menas 1 for executing discount operation at the time of collective purchase, a collective purchase selecting button 2 to be used when a purchaser collectively purchases merchandise, an amount display device 3 for displaying a discount sales amount, merchandise selecting buttons 4 for allowing a purchaser to select required mechandise, a discount setting means 6 for setting up the number of discount units, a discount

amount, etc., and a collective purchase storing means 7 for temporarily storing data for arithmetic processing and storing the number of collectively purchased merchandise for discount, discount amounts, and so on.

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29/5/10
             (Item 1 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
            **Image available**
014523683
WPI Acc No: 2002-344386/200238
XRPX Acc No: N02-271005
 Advertising operation system transmits advertising contents to user
 terminal at designated time and calculates advertisement fee based on
 advertising viewing situation of user
Patent Assignee: NEC CORP (NIDE )
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
           Kind
                    Date
                            Applicat No
                                           Kind
                                                  Date
                                                           Week
JP 2002007457 A 20020111 JP 2000183908
                                          Α
                                                20000620 200238 B
Priority Applications (No Type Date): JP 2000183908 A 20000620
Patent Details:
Patent No Kind Lan Pg
                       Main IPC
                                    Filing Notes
JP 2002007457 A 8 G06F-017/30
Abstract (Basic): JP 2002007457 A
       NOVELTY - A sponsor terminal (10) transmits advertising area and
    time designation information and advertising contents to a workstation
    (20) that searches suitable advertising medium for transmitting
    advertising contents. A controller (40) transmits advertising contents
   to a user terminal at the designated time. Advertisement fee is
   calculated based on advertisement viewing situation of a user.
        USE - For transmitting advertisements through internet.
       ADVANTAGE - Advertisements are transmitted to target customers,
    efficiently and advertising expense is reduced .
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    advertising operation system. (Drawing includes non-English language
    text).
        Sponsor terminal (10)
       Workstation (20)
       Controller (40)
       pp; 8 DwgNo 1/7
Title Terms: ADVERTISE; OPERATE; SYSTEM; TRANSMIT; ADVERTISE; CONTENT; USER
  ; TERMINAL; DESIGNATED; TIME; CALCULATE; ADVERTISE; FEE; BASED; ADVERTISE
 ; VIEW; SITUATE; USER
Derwent Class: T01
International Patent Class (Main): G06F-017/30
International Patent Class (Additional): G06F-017/60
File Segment: EPI
             (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014346141
            **Image available**
WPI Acc No: 2002-166844/200222
XRPX Acc No: NO2-127573
  Content distribution system in communication terminal, provides discount
  of unnecessary content groups designated by user to total fee account
Patent Assignee: SONY CORP (SONY )
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
             Kind
                    Date
                            Applicat No Kind
                                                  Date
                                                           Week
JP 2001195464 A 20010719 JP 20001493 A 20000107 200222 B
```

Priority Applications (No Type Date): JP 20001493 A 20000107 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2001195464 A 7 G06F-017/60 Abstract (Basic): JP 2001195464 A NOVELTY - A content provider (1) transmits a content group list to a user terminal (2). The user selects the necessary content groups and transmits unnecessary content group list to a contract management center (3). The center erases the unnecessary content groups and provides discount of corresponding amount to user's fee account, and also notifies the modified rate to the provider. DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the (a) Refuse box, for accumulation of unnecessary contents; (b) Computer readable memory USE - In communication terminals. ADVANTAGE - By providing discount, limits billing of user according to flat rate system contract and charges the user only in accordance with usage of contents and hence waste expenses are prevented. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of contents provider system. (Drawing includes non-English language text). Content provider (1) User terminal (2) Contract management center (3) pp; 7 DwgNo 1/4 Title Terms: CONTENT; DISTRIBUTE; SYSTEM; COMMUNICATE; TERMINAL; DISCOUNT; UNNECESSARY; CONTENT; GROUP; DESIGNATED; USER; TOTAL; FEE; ACCOUNT; USER Derwent Class: T01 International Patent Class (Main): G06F-017/60 International Patent Class (Additional): G06F-017/30; H04L-012/54; H04L-012/58; H04N-007/173 File Segment: EPI 29/5/12 (Item 3 from file: 350) DIALOG(R) File 350: Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. **Image available** 014333458 WPI Acc No: 2002-154161/200220 Related WPI Acc No: 1992-374822; 1998-609836 XRPX Acc No: N02-117247 Discount coupon generating system for retail store, uses selected factors pertaining to timing and nature of prior purchases, as preselected conditions of discount deal Patent Assignee: CHERNEY T L (CHER-I); KATZ G M (KATZ-I); O'BRIEN M R (OBRI-I); OFF G W (OFFG-I) Inventor: CHERNEY T L; KATZ G M; O'BRIEN M R; OFF G W Number of Countries: 001 Number of Patents: 001 Patent Family: Patent No Kind Date Applicat No Kind Date Week US 20020002485 A1 20020103 US 91695650 19910506 200220 B Α US 9388617 Α 19930706 US 95417064 19950403 Α US 98146199 Α 19980903 Priority Applications (No Type Date): US 95417064 A 19950403; US 91695650 A 19910506; US 9388617 A 19930706; US 98146199 A 19980903 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes

19910506; US 9388617 A 19930706; US 98146199 A 19980903
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 20020002485 A1 19 G06F-017/60 Cont of application US 91695650
CIP of application US 9388617
Cont of application US 95417064
Cont of patent US 5832457

Abstract (Basic): US 20020002485 A1 NOVELTY - A store controller (10) which communicates with customer terminals (1-N), has access to an item record file (14). The sales transaction data from customer terminals, are filtered and are stored in customer purchase file (22). The selected factors pertaining to timing and nature of prior purchases, are used as preselected conditions. DETAILED DESCRIPTION - The data defining discount coupon are generated only if the perselection conditions are met. An INDEPENDENT CLAIM is also included for discount coupon generation method. USE - In retail store, for generating discount coupons targeted selected customers . ADVANTAGE - Encourages establishment of retail prices that promote high manufacturer volume while improving retailer profitability. The filtered sales data allows manufacturers to obtain specific product performance. Problem of shelf space allocation is easier to handle by obtaining timely information on sales of selected products. DESCRIPTION OF DRAWING(S) - The figure shows a simplified block diagram of point-of-sale computer system. Customer terminals (1-N) Store controller (10) Item record file (14) Customer purchase file (22) pp; 19 DwgNo 1/8 Title Terms: DISCOUNT; COUPON; GENERATE; SYSTEM; RETAIL; STORAGE; SELECT; FACTOR; PERTAIN; TIME; NATURE; PRIOR; PURCHASE; PRESELECTED; CONDITION; DISCOUNT; DEAL Derwent Class: T01 International Patent Class (Main): G06F-017/60 File Segment: EPI 29/5/13 (Item 4 from file: 350) DIALOG(R)File 350:Derwent WPIX (c) 2002 Thomson Derwent. All rts. reserv. 014185583 **Image available** WPI Acc No: 2002-006280/200201 XRPX Acc No: N02-005370 Group purchasing system provides privilege to user , depending on purchasing request containing goods information and number of goods to be purchased, from terminal equipment Patent Assignee: CANON KK (CANO); NIKI T (NIKI-I); SAKURA M (SAKU-I); YOSHIDA M (YOSH-I) Inventor: NIKI T; SAKURA M; YOSHIDA M Number of Countries: 002 Number of Patents: 002 Patent Family: Patent No Kind Date Applicat No Kind Date. JP 2001283070 A 20011012 JP 200094385 Α 20000330 200201 B US 20010037257 A1 20011101 US 2001818603 Α 20010328 200216 Priority Applications (No Type Date): JP 200094385 A 20000330 Patent Details: Patent No Kind Lan Pg Main IPC Filing Notes JP 2001283070 A 18 G06F-017/60 US 20010037257 A1 G06F-017/60 Abstract (Basic): JP 2001283070 A NOVELTY - A management server (1) provides unique ID to terminal equipment (2) that transmits purchasing request containing goods information, number of goods to be purchased. A memory stores the purchasing request which is updated when purchasing of goods is designated using the ID for providing discount to the goods. DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following: (a) Group purchasing management server; (b) Terminal equipment; (c) Group purchasing method;

```
(d) Recording medium storing privilege providing program;
(e) Selling system
USE - For purchasing goods in bulk to avail discounts.
ADVANTAGE - The burden of group purchasing representative and
attendant are reduced. Group purchasing is stabilized.
DESCRIPTION OF DRAWING(S) - The figure shows the entire schematic
diagram of group purchasing system. (Drawing includes non-English
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Management server (1) Terminal equipment (2)

pp; 18 DwgNo 1/13

Title Terms: GROUP; PURCHASE; SYSTEM; USER; DEPEND; PURCHASE; REQUEST; CONTAIN; GOODS; INFORMATION; NUMBER; GOODS; PURCHASE; TERMINAL; EQUIPMENT

Derwent Class: T01

language text).

International Patent Class (Main): G06F-017/60

File Segment: EPI

29/5/14 (Item 5 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013665162 **Image available**
WPI Acc No: 2001-149374/200116

XRPX Acc No: N01-109649

Customer terminal apparatus for printing photo image and advert image designated by customer which reduces fee charged to consumer for reproducing photographs

Patent Assignee: CASIO COMPUTER CO LTD (CASK); CASIO KEISANKI KK (CASK) Inventor: AMAGAI H; HOSHII T; KASAHARA T; MIZUNO K; TAKAHASHI H

Number of Countries: 028 Number of Patents: 005

Patent Family:

Patent No Kind Date Applicat No Date Week Kind 200116 A2 20010110 EP 2000113583 A 20000627 EP 1067487 Α 20010116 JP 99183153 19990629 JP 2001010150 A 200119 Α 20010119 JP 99181306 19990628 JP 2001014517 A 200120 Α 20010117 CN 2000109738 A 20000628 200128 CN 1280340 KR 2001015049 A 20010226 KR 200034372 Α 20000622 200156

Priority Applications (No Type Date): JP 99183153 A 19990629; JP 99181306 A 19990628

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1067487 A2 E 33 G07F-007/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

JP 2001010150 A 11 B41J-021/00 JP 2001014517 A 13 G07F-007/08 CN 1280340 A G06F-015/163 KR 2001015049 A G06F-017/6006

Abstract (Basic): EP 1067487 A2

NOVELTY - Includes a memory (15) which stores advertisement information provided in advance by an advertiser. A designator (5, 7) for designating whether or not the advertisement information is additionally printed on the photo image. The fee is altered in accordance with the presence/absence of designation of the additional print which is detected by a detector.

DETAILED DESCRIPTION - Each image print apparatus is connected to a nearest base station by radio, and several base stations are connected to a public communication network. A server apparatus is connected to the public communication network. The server apparatus sends an image of advertisement information to several image print apparatuses via the network. An INDEPENDENT CLAIM is included for an information distribution server

USE - For printing a photo image **designated** by a **customer** for pay while charging the customer a set fee.

ADVANTAGE - Reduces fee charged to consumer for reproducing photos

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by raising revenue through advertising.
        DESCRIPTION OF DRAWING(S) - The drawing shows a the internal
    arrangement of the print apparatus.
        Designator (5, 7)
       Memory (15)
        pp; 33 DwgNo 2/20
Title Terms: CUSTOMER; TERMINAL; APPARATUS; PRINT; PHOTO; IMAGE; IMAGE;
  DESIGNATED; CUSTOMER; REDUCE; FEE; CHARGE; CONSUME; REPRODUCE; PHOTOGRAPH
Derwent Class: T05; W01; W02
International Patent Class (Main): B41J-021/00; G06F-015/163; G06F-017/6006
  ; G07F-007/00; G07F-007/08
International Patent Class (Additional): B41J-029/40; G06F-003/12;
  G06F-012/00; G07F-017/26; G07F-017/42; H04N-001/387
File Segment: EPI
 29/5/15
             (Item 6 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
013659774
            **Image available**
WPI Acc No: 2001-143986/200115
XRPX Acc No: N01-105633
  Communication apparatus allows user to selection optimum
  communication charge discount service based on table stored in memory
 using service specification program
Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No
             Kind
                     Date
                             Applicat No
                                            Kind
                                                   Date
                                                            Week
JP 2000354120 A
                  20001219 JP 99166765
                                                 19990614 200115 B
                                            Α
Priority Applications (No Type Date): JP 99166765 A 19990614
Patent Details:
Patent No Kind Lan Pg
                         Main IPC
                                     Filing Notes
JP 2000354120 A
                    7 H04M-015/16
Abstract (Basic): JP 2000354120 A
        NOVELTY - A memory (7) stores table containing data regarding
    communication charge discount service delivered from communication
    network. The user selects optimum communication charge discount
    service based on stored data using optimum communication service
    specification program stored in optimum communication service
    specification unit (6). A control unit controls communication mode for
    utilizing selected service.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Optimum communication service selection procedure;
        (b) Optimum communication service selection program recorded in
    recording medium
        USE - Communication apparatus with communication charge utilization
    control function.
        ADVANTAGE - Updated optimum communication service specification
    program enable correct and efficient selection of charge discount
    service by user.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the communication apparatus.
        Specification unit (6)
        Memory (7)
        pp; 7 DwgNo 1/7
Title Terms: COMMUNICATE; APPARATUS; ALLOW; USER; SELECT; OPTIMUM;
  COMMUNICATE; CHARGE; DISCOUNT; SERVICE; BASED; TABLE; STORAGE; MEMORY;
  SERVICE; SPECIFICATION; PROGRAM
Derwent Class: W01
International Patent Class (Main): H04M-015/16
International Patent Class (Additional): H04M-015/00
File Segment: EPI
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(Item 7 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
013607817
             **Image available**
WPI Acc No: 2001-092025/200111
XRPX Acc No: N01-069738
  Supermarket sales system for production of targeted discount vouchers
  for issuing to specific customers based on a database of customer
 purchases and a selection method targeted by brand and product
 sub-group
Patent Assignee: CATALINA MARKETING INT INC (CATA-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
             Kind
                     Date
                             Applicat No
Patent No
                                           Kind
                                                   Date
BE 1012486
              A5 20001107 BE 99133
                                                 19990226
                                                           200111 B
                                            Α
Priority Applications (No Type Date): BE 99133 A 19990226
Patent Details:
Patent No Kind Lan Pg
                        Main IPC
                                     Filing Notes
BE 1012486
             Α5
                  37 G06F-000/00
Abstract (Basic): BE 1012486 A5
        NOVELTY - System comprises a database of customer purchases with
    products and brands purchased by a particular customer, means for
    categorization of the products, means for selecting a sub-group of
    product categories, means for determining which customers purchase
    the selected product sub-group and generation of promotion details
    specific to each customer.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are made for a procedure
    for selecting a targeted customer list for a promotion and a
    programming product for selection of a targeted customer list.
        USE - Selection of a targeted customer list for sending
    discount vouchers for a particular brand or product in a supermarket
    or similar.
        DESCRIPTION OF DRAWING(S) - Figure shows a logical scheme for a
    shop computer system for implementation of the invention.
        local database of customer purchases (24)
        global customer purchase database (32)
        local computer (22)
        host computer (30)
       customer address list (34)
        targeted disquiet vouchers. (36)
        pp; 37 DwgNo 1/4
Title Terms: SUPERMARKET; SALE; SYSTEM; PRODUCE; DISCOUNT; VOUCHER; ISSUE;
  SPECIFIC; CUSTOMER; BASED; DATABASE; CUSTOMER; PURCHASE; SELECT; METHOD;
  BRAND; PRODUCT; SUB; GROUP
Derwent Class: T01; T05
International Patent Class (Main): G06F-000/00
File Segment: EPI
 29/5/17
             (Item 8 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.
012693056
            **Image available**
WPI Acc No: 1999-499165/199942
XRPX Acc No: N99-372332
  Goods selling registration data processor for point of sale POS terminal
  used in e.g. supermarket, convenience store - has data memory that stores
  price discount data corresponding to published discount coupons, to
  compute total cost by selecting corresponding price discount data,
  after calculating subtotal cost
Patent Assignee: TOKYO ELECTRIC CO LTD (TODK )
Number of Countries: 001 Number of Patents: 001
Patent Family:
```

Patent No Kind Date Applicat No Kind Date Week
JP 11213251 A 19990806 JP 989313 A 19980121 199942 B

Priority Applications (No Type Date): JP 989313 A 19980121

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 11213251 A 9 G07G-001/12

Abstract (Basic): JP 11213251 A

NOVELTY - A data memory stores price discount data corresponding to the published discount coupons, to compute the total cost by **selecting** the corresponding price **discount** data, after calculating the subtotal cost. DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:a goods selling registration data processing; and a recording medium.

USE - For POS terminal used in e.g. supermarket, convenience store. ADVANTAGE - Issues discount coupon corresponding to accounts settlement of customer. Enhances probability in selecting issue of paper money. DESCRIPTION OF DRAWING(S) - The figure shows the isometric view of a POS terminal.

Dwg.1/6

Title Terms: GOODS; SELL; REGISTER; DATA; PROCESSOR; POINT; SALE; POS; TERMINAL; SUPERMARKET; CONVENIENT; STORAGE; DATA; MEMORY; STORAGE; PRICE; DISCOUNT; DATA; CORRESPOND; DISCOUNT; COUPON; COMPUTATION; TOTAL; COST; SELECT; CORRESPOND; PRICE; DISCOUNT; DATA; AFTER; CALCULATE; TOTAL; COST

Derwent Class: T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60

File Segment: EPI

29/5/18 (Item 9 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012299330 **Image available**
WPI Acc No: 1999-105436/199909
Related WPI Acc No: 2001-564581

XRPX Acc No: N99-076167

Targeted discount offering system for customers - allows special offer for one brand of product per defined category

Patent Assignee: MICRO ENHANCEMENT INT (MICR-N)

Inventor: DAY L J; KNUTSON T; WEINKAUF M S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week US 5857175 A 19990105 US 95514467 A 19950811 199909 B

Priority Applications (No Type Date): US 95514467 A 19950811

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5857175 A 42 G06F-017/60

Abstract (Basic): US 5857175 A

The system (10) makes use of computer (12) which includes database containing customer account information and special offers. The special offer includes atleast one targeted offer which is presented to selected customer accounts on basis of targeting parameters. Several customer cards with machine readable card information indicates identification of card with particular customer account. A customer interface in communication with computer, transfers data. A card reader in interface reads machine readable card information from the customer card. A customised customer offer list available to particular customer account, is generated.

An offer communicator communicates customer offer list to generated customer. A check-out with card reader for reading customer card presents purchased item information indicating items purchased by customer. Information from customised customer offer list is sent to

one check-out. Customer purchase information which indicates purchased items via check-out, is collected. Customer account information is edited to reflect items purchased by customer. Categories of products are defined and provided, thereby permitting special offer for one brand of product per category.

ADVANTAGE - Allows manufacturer to **select consumer** obtaining maximum discount. Provides paperless coupon system that tracks consumer purchasing behaviour.

Dwg.1/22

Title Terms: DISCOUNT; OFFER; SYSTEM; CUSTOMER; ALLOW; SPECIAL; OFFER; ONE;

BRAND; PRODUCT; PER; DEFINE; CATEGORY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

29/5/19 (Item 10 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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012244325 **Image available**
WPI Acc No: 1999-050432/199905

XRPX Acc No: N99-037299

Requested music selector for karaoke apparatus - selects specific music to be played or reproduced and displayed by transmitting selection signal including information relevant to music depending on user request

Patent Assignee: DAIICHI KOSHO KK (DAII-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
JP 10301583 A 19981113 JP 97109077 A 19970425 199905 B

Priority Applications (No Type Date): JP 97109077 A 19970425

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 10301583 A 7 G10K-015/04

Abstract (Basic): JP 10301583 A

The selector (10) consists of a CD-ROM (100) in which a table stores information relevant to reservation number, voice information for audition corresponding to a music, is stored. A reader reads the information in the table. A LCD (20) displays the read information.

An audio output unit reproduce audio information depending on input operation. A music selection unit the specific music to be played or reproduced and displayed by transmitting a selection signal that includes all information relevant to a music through a transmitter depending on user 's request.

ADVANTAGE - Performs smooth music **selection** . **Reduces** battery **expense** by using CD-ROM.

Dwg.1/4

Title Terms: REQUEST; MUSIC; SELECT; KARAOKE; APPARATUS; SELECT; SPECIFIC; MUSIC; PLAY; REPRODUCE; DISPLAY; TRANSMIT; SELECT; SIGNAL; INFORMATION; RELEVANT; MUSIC; DEPEND; USER; REQUEST

Derwent Class: P86; W04

International Patent Class (Main): G10K-015/04

International Patent Class (Additional): G11B-019/16

File Segment: EPI; EngPI

29/5/20 (Item 11 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011683699 **Image available** WPI Acc No: 1998-100609/199809

XRPX Acc No: N98-080655

Selecting , printing, and dispensing redeemable discount coupon at electronic coupon dispensing terminals - has switch for sensing selection

of shopping cart and return of cart to storage, optical reader for reading bar-coded paper key, touch screen video monitor for selecting coupon, and coupon printing and issuing device

Patent Assignee: LARSON B (LARS-I); LOPEZ J (LOPE-I)

Inventor: LARSON B; LOPEZ J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Applicat No Date Kind Date Week US 5708782 Α 19980113 US 9335220 Α 19930322 199809 B US 94348713 Α 19941202

Priority Applications (No Type Date): US 94348713 A 19941202; US 9335220 A 19930322

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 5708782 A 18 G06F-017/60 CIP of application US 9335220

Abstract (Basic): US 5708782 A

A computerised kiosk, updated by a remote command center, is located at the entrance of the corral. Customers receive a key at the check out counter to be used to access the dispenser for the **selection** of **discount** coupons. As the cart is replaced in the corral, the system is activated and the **customer selects** from a touch screen monitor and a dispenser prints and issues a manufacturer's coupon.

Statistical information is gathered by the computer and relayed to the store CPU. Maintenance requirements are also relayed to the store CPU.

ADVANTAGE - System pays for itself immediately from combined savings in labour, shrinkage and liability, which does not consider newly-created revenues from floor space displays and inventory returns formerly used for in-store cart storage. Provides entertainment value of interactive coupon selection, clean parking spaces and fewer cart-to-car encounters, goodwill amongst shoppers and more pleasant shopping experience.

Dwg.1/11

Title Terms: SELECT; PRINT; DISPENSE; DISCOUNT; COUPON; ELECTRONIC; COUPON; DISPENSE; TERMINAL; SWITCH; SENSE; SELECT; SHOPPING; CART; RETURN; CART; STORAGE; OPTICAL; READ; READ; BAR; CODE; PAPER; KEY; TOUCH; SCREEN; VIDEO; MONITOR; SELECT; COUPON; COUPON; PRINT; ISSUE; DEVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06G-007/52

File Segment: EPI

29/5/21 (Item 12 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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011320750 **Image available**
WPI Acc No: 1997-298654/199728

XRPX Acc No: N97-246827

Computerised discount for credit card based purchasing system - involves recording product purchase transaction and associated discount on computer with designated agent receiving portion of discount

Patent Assignee: KANNEGIESSER S (KANN-I)

Inventor: KANNEGIESSER S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week CA 2177448 A 19961203 CA 2177448 A 19960527 199728 B

Priority Applications (No Type Date): US 96589968 A 19960123; US 95460183 A 19950602

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

CA 2177448 A 40 G06F-017/60

Abstract (Basic): CA 2177448 A

The discount obtaining method involves purchasing a product from a supplier at a predetermined price and recording the transaction in a computer. A discount amount related to the purchased product is designated and the transaction is recorded on the computer. The attribution of the discount to the purchaser is authorised and the transaction is recorded.

A discount to pass at the point of sale is provided to the purchaser and the transaction is recorded. An agent between a funding entity for the purchaser and supplier is designated to receive a portion related to the discount. The purchaser of the product is provided with periodic summaries of the discount amounts.

ADVANTAGE - Provides instant discount/rebate at point of sale. Allows instant transfer of rebates to agent for later disbursement to charity designated by purchaser. Provides reports on amount of rebate earned and that passed on to charity. Provides reports to charity identifying donation as charitable contribution for tax purposes.

Dwg.2/8

Title Terms: COMPUTER; DISCOUNT; CREDIT; CARD; BASED; PURCHASE; SYSTEM; RECORD; PRODUCT; PURCHASE; TRANSACTION; ASSOCIATE; DISCOUNT; COMPUTER; DESIGNATED; AGENT; RECEIVE; PORTION; DISCOUNT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

29/5/22 (Item 13 from file: 350) DIALOG(R)File 350:Derwent WPIX

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010959121 **Image available**
WPI Acc No: 1996-456070/199646

XRPX Acc No: N96-384296

Electronic supermarket - has selection area for items separate from programmed store from where selections are drawn and packed

Patent Assignee: STRAETER W E (STRA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No Kind Date Applicat No Kind Date Week
DE 19511649 A1 19961010 DE 1011649 A 19950330 199646 B

Priority Applications (No Type Date): DE 1011649 A 19950330

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

DE 19511649 A1 11 E04H-003/02

Abstract (Basic): DE 19511649 A

The supermarket has a room containing a display (28) from where a customer makes his selection. The requests are electronically processed to draw items from a separate store (29) in another area. The selections are packed and a price breakdown prepared. The selection is made in the display area using one of several terminals.

The display area can include a rest area, bar etc. to provide a comfortable environment. The item store has a racking system for automated selection and restocking. Conveyor systems move the items for packing.

ADVANTAGE - Only requires small display area, keeps items in best condition eg. frozen foods, no manual effort i.e. in stacking of trolleys.

Dwg.3/5

Title Terms: ELECTRONIC; SUPERMARKET; SELECT; AREA; ITEM; SEPARATE; PROGRAM; STORAGE; SELECT; DRAW; PACK

Derwent Class: P27; Q46; T05; X25

International Patent Class (Main): E04H-003/02

International Patent Class (Additional): A47F-010/00

File Segment: EPI; EngPI

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DIALOG(R) File 350: Derwent WPIX
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010216355
            **Image available**
WPI Acc No: 1995-117609/199516
XRPX Acc No: N95-092846
  Point of sale electronic coupon verification system - has user control
 for electively selection of graphic, indicating shopper's intent to
 receive discount and memory stores user selection
Patent Assignee: KLEVER KART INC (KLEV-N); BEGUM P G (BEGU-I); GEIGER M A
  (GEIG-I)
Inventor: BEGUM P G; GEIGER M A
Number of Countries: 006 Number of Patents: 008
Patent Family:
Patent No
             Kind
                    Date
                            Applicat No
                                          Kind
                                                 Date
                                                          Week
                  19950329 GB 9419156
                                               19940920 199516 B
GB 2282253
                                          Α
             Α
DE 4433569
             A1 19950323 DE 4433569
                                          Α
                                               19940920 199517
CA 2117716
             Α
                 19950321 CA 2117716
                                          Α
                                             19940920
                                                        199525
US 5420606
             Α
                 19950530 US 93123192
                                          Α
                                             19930920
                                                        199527
JP 7182564
                 19950721 JP 94250179
             Α
                                         Α
                                             19940920
                                                        199538
GB 2282253
                 19970604 GB 9419156
                                             19940920
             В
                                          Α
                                                        199725
                  19990914 CA 2117716
                                               19940920
                                                        200004
CA 2117716
             С
TW 376481
              Α
                  19991211 TW 94108755
                                          Α
                                               19940922 200043
Priority Applications (No Type Date): US 93123192 A 19930920
Patent Details:
Patent No Kind Lan Pg
                        Main IPC
                                    Filing Notes
GB 2282253
                  24 G07G-001/14
            Α
DE 4433569 A1
                   10 G07G-001/12
CA 2117716 A
                      G06F-015/21
                   9 G09G-003/02
US 5420606 A
JP 7182564 A
                    8 G07G-001/12
GB 2282253 B
                    G07G-001/14
CA 2117716 C E
                      G06F-017/60
TW 376481
            Α
                      G06F-017/60
Abstract (Basic): GB 2282253 A
       The system has an electronic communication device with a screen for
    display of a redemption coupon graphic for product item discount. A
    user control on the device electively selects the graphic, indicating
    the shopper's intent to receive the discount . A memory stores the
          selection and acceptance of the coupon discount .
       The recorded selection is communicated to the checkout which
    includes a register for deduction of the discount from the product only
    when the coupon graphic has been selected by the shopper and the item
   has been purchased.
       ADVANTAGE - Customer taste tracking, fraud prevention.
       Dwg.1/3
Title Terms: POINT; SALE; ELECTRONIC; COUPON; VERIFICATION; SYSTEM; USER;
  CONTROL; SELECT; GRAPHIC; INDICATE; RECEIVE; DISCOUNT; MEMORY; STORAGE;
  USER; SELECT
Derwent Class: P76; P85; T05
International Patent Class (Main): G06F-015/21; G06F-017/60; G07G-001/12;
  G07G-001/14; G09G-003/02
International Patent Class (Additional): B42D-015/00; G06F-019/00;
  G07F-007/00
File Segment: EPI; EngPI
            (Item 15 from file: 350)
 29/5/24
DIALOG(R) File 350: Derwent WPIX
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009311905
            **Image available**
WPI Acc No: 1993-005368/199301
XRPX Acc No: N94-214231
  Selecting broadcast voice channel in telephone switching network - using
```

(Item 14 from file: 350)

channel selector between telephone network and number of broadcast receivers for subscriber to select broadcast voice channel

Patent Assignee: FUJITSU LTD (FUIT)

Inventor: OSADA N

Number of Countries: 002 Number of Patents: 002

Patent Family:

Kind Date Applicat No Kind Week Patent No Date JP 4334154 Α 19921120 JP 91105301 Α 19910510 199301 B US 5343511 Α 19940830 US 92880597 Α 19920508 199434

Priority Applications (No Type Date): JP 91105301 A 19910510

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 4334154 A 7 H04M-003/42 US 5343511 A 9 H04M-011/00

Abstract (Basic): US 5343511 A

The method for selecting a broadcast voice channel involves using a channel selector which is provided between the telephone network and a number of broadcast signal receivers for making a subscriber in the telephone network select a broadcast voice channel. The subscriber initially calls a switch provided in the telephone network so as to be connected to the channel selector and sends a channel selecting signal to the channel selector through the switch, holding the connection between the subscriber and the switch as it is, in response to an inquiring signal sent from the channel selector in corresp to the initial call.

The channel **selector** makes the **subscriber select** another broadcast voice signal by making the subscriber perform hooking and send another channel selecting signal to the channel selector through the telephone network, holding connection between the subscriber and the switch as it is.

USE/ADVANTAGE - Selecting broadcast channel in telephone network. Releases subscribers task of hooking on and one by one dialling to select broadcast voice in succession. Reduces telephone rate charged to subscriber when selecting broadcast voice by listening to several broadcast voices.

Dwg.3/4

Title Terms: SELECT; BROADCAST; VOICE; CHANNEL; TELEPHONE; SWITCH; NETWORK; CHANNEL; SELECT; TELEPHONE; NETWORK; NUMBER; BROADCAST; RECEIVE; SUBSCRIBER; SELECT; BROADCAST; VOICE; CHANNEL

Derwent Class: W01

International Patent Class (Main): H04M-003/42; H04M-011/00

File Segment: EPI

the incentive program whereby the real-time changes in the incentive program are reflected in the information indicative of the benefits of the incentive program viewable by the consumer.

- 6. The method as recited in claim 5, further comprising...
- ...of applying predetermined rules to resolve conflicts with changes made by the restaurant to the incentive program; and/or wherein the network is the Internet; and/or wherein the reward for dining on a day specified by the restaurant includes a price discount; and/or wherein the reward for fulfilling a reservation made by the customer with the restaurant includes giving to the customer a predetermined number of points that are redeemable for meals...

...the restaurant.

- 7. A method for allowing a consumer to receive benefits associated with an incentive program created by a business, the method comprising: accepting a registration of a consumer entitling the consumer to benefits of the incentive program, the registration including information indicative of a credit card of the consumer; comparing credit...
- ...of the consumer to determine if the consumer performed a transaction at the business; and
 - rewarding the consumer in accordance with the benefits of the
 incentive program if it is determined in the step of comparing that
 the consumer did perform...
- ...8. A computer-readable media having instructions for determining if a transaction by a member **consumer** meets a **requirement** of a **rewards** program of a member business, the instructions performing steps comprising:
 - receiving transaction information including information...a good or service by the consumer at the business meets the requirement of the rewards program of the member business.
 - 9. The computer-readable media as recited in claim 8...
- ...day of sale and a time of sale; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur on a predetermined day and the...
- ...of sale is compared against the predetermined day to determine if the requirement of the **rewards** program was met; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur during a predetermined time and that...
- ...against the predetermined time and the reservation time to determine if the requirements of the **rewards** program were met; and preferably wherein comparing the time of sale to the reservation time...

26/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01275615

Wireless auctioning system
Drahtloses Auktionsverfahren
Systeme de traitement d'encheres sans fil
PATENT ASSIGNEE:

Sky Fox AG, (2871760), Robert-Koch-Strasse 1, 80538 Munchen, (DE), (Applicant designated States: all)

INVENTOR.

Brand, Alexander, Robert-Koch-Strasse 1, 80538 Munchen, (DE) Muller, Andreas, Nordendstrasse 54, 80801 Munchen, (DE) Muhlfriedel, Bernd, Schleissheimer Strasse 280A, 80809 Munchen, (DE) Roading, Cyriac, Barerstrasse 62, 80799 Munchen, (DE). Birkel, Michael, Dr., Lindwurmstrasse 9, 80337 Munchen, (DE) LEGAL REPRESENTATIVE:

Heselberger, Johannes et al (156741), Bardehle, Pagenberg, Dost,

Altenburg, Geissler, Isenbruck, our Teiplatz 1, 81679 Munchen, (DE) PATENT (CC, No, Kind, Date): EP 1096409 Al 010502 (Basic)

APPLICATION (CC, No, Date): EP 99120835 991025;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI INTERNATIONAL PATENT CLASS: G06F-017/60; G07C-011/00 ABSTRACT WORD COUNT: 268

LANGUAGE (Publication, Procedural, Application): English; English; English FULLTEXT AVAILABILITY:

Available Text Language Update Word Count
CLAIMS A (English) 200118 661
SPEC A (English) 200118 4055
Total word count - document A 4716
Total word count - document B 0
Total word count - documents A + B 4716

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

- ... ABSTRACT said bidding invitation on demand of at least one of said plurality of users,
- d) registering in said auction center each of said price offers and the arrival time at said...

LEGAL STATUS (Type, Pub Date, Kind, Text):

- ... Designated contracting states changed
- ...SPECIFICATION price is frequently presented by the organizer of the auction. Then, every participant of the auction has the possibility to place an offer for this good. The offers of the participants increase, either by predetermined amounts or by free amounts. If no participant wants to increase his price offer anymore, the participant with the highest offer obtains the good for the offered price.

To buy goods in an auction requires physical...

- ...said bidding invitation on demand of at least one of said plurality of users,
 - d) registering in said auction center each of said price offers and the arrival time at said...
- ...for example, in order to provide information about possible customers or about actual bidders, like **marketing** information or even bank account numbers.

When a new auction starts the auction center ...to be auctioned, the starting price and the closing time of the auction, or payment requirements .

The customers, that means the plurality of users receiving the bidding invitation, may be chosen from the totality of users of cellular telephones. This group of users may be determined...

- ...any suitable criterion. For example, only users of a certain cellular telephone network may be **chosen**, based on business as well as technical requirements. Furthermore, the present location, the interests, the age, the credit card ownership or any other **marketing** relevant **information** about **individual** customers may be used as the chosing criterion. However, the **customer need** not be **registered** with the auction center, although it is possible to provide such a registration for ease
- ...The user's actual price offer is returned to the auction center.

 The auction center **registers** all incoming bids, in particular the amount of the bid and its arrival time. The...
- ...schemes using sent telephone numbers, it is also possible to assign access code numbers to registered users of an auction system.

 The auction center processes all incoming bids. The bids for...price offer to the cellular telephone which returned the final leading price

- offer. This confirmation request informs the user that he has returned the final leading price offer, i.e. that he has won...
- ...If finally no reaction is obtained from this cellular telephone in response to a confirmation **request**, the **user** who gave the final leading price offer may be contacted directly by telephone or mail...
- ...the ten highest price offers for discmen. The auction center will then inform the ten winning bidders accordingly and initiate debiting and delivery, as described above for a single item bidding process...

...auctions.

Other features and advantages of the present invention will become apparent in the following detailed description of an embodiment.

In order to sell a good the auction center will initiate...cellular telephone in order to distinguish this user from other users.

The auction center may register the incoming returned message including the new price offer. The auction center will be able...

...auction center can process the information.

This processing of the incoming information can comprise an **analyzing** of the bidding user by comparing the identification information with a corresponding entry in a customer database. If in this database, for example, several open bills are **registered** in connection with this user, the auction center may be able to ignore this new...

...in order to allow an easy debiting in the future.

Each incoming price offer is registered with respect to its value and its arrival time. In the next step the auction account specified in the customer database. In another embodiment the user may first be informed by a confirmation request about...

- ...end of the auction and that he has returned the final leading price offer. The user is asked to confirm this request in order to confirm that he wants to buy the good...
- ...CLAIMS said bidding invitation on demand of at least one of said plurality of users,
 - d) registering in said auction center each of said price offers and the arrival time at said...

...was reached.

- 2. A method according to claim 1, characterized by the following additional step: registering the telephone number of each of said plurality of cellular telephones from which a price...
- ...have initiated a price offer by contacting a database containing correlated information about each said **registered** telephone number and each of said plurality of users to which at least one of...

26/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00894877

METHOD AND SYSTEM FOR PROCESSING AND TRANSMITTING ELECTRONIC AUCTION INFORMATION

VERFAHREN UND SYSTEM ZUM VERARBEITEN UND UBERTRAGEN VON ELEKTRONISCHER AUKTIONSINFORMATION

PROCEDE ET SYSTEME DE TRAITEMENT ET DE TRANSMISSION D'INFORMATIONS POUR DES ENCHERES ELECTRONIQUES

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 900424 Al 990310 (Basic)

EP 900424 B1 011024 WO 9737315 971009

APPLICATION (CC, No, Date): EP 97916124 970319; WO 97US4535 970319 PRIORITY (CC, No, Date): US 623654 960329; US 623946 960329; US 624259

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60

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Available Text Language Update Word Count CLAIMS B (English) 200143 1832 CLAIMS B (German) 200143 1890 CLAIMS B (French) 200143 2397 SPEC B (English) 200143 7527 Total word count - document A Total word count - document B 13646 Total word count - documents A + B 13646

INTERNATIONAL PATENT CLASS: G06F-017/60

- ...SPECIFICATION available at the auction venue for inspection by the bidders and subsequent pickup by the **successful bidders**. For many types of merchandise it would be far easier for both buyer and seller to leave the inventory at its original source and ship purchased items to the **successful bidders** at the end of the auction. Moreover, physical auctions have the still further disadvantage that...
- ...enters them in a database of bids. When the auction closes, the auctioneer notifies the winning bidders, usually via electronic mail, and ships the merchandise to the winning bidders.

There are several disadvantages to E-mail auctions. First, a human auctioneer is required to...lot available for auction which includes a plurality of items and where a plurality of winning bidders sufficient to match the plurality of auctioned items exists.

In the third group of patents...bidding by a plurality of bidders, each lot including at least one item; an auction **selection** means for associating each lot of the plurality of lots with an auction format selected...

- ...to a wide audience via electronic means, the inventive system and method results in more **bidders**, greater **demand**, and hence higher prices for the seller. And because this electronic system reaches a geographically ...
- ...merchants' product lines become visible in areas where their products are not normally distributed or advertised, resulting in increased sales volume without increased marketing expense. As the network grows, business grows. Furthermore, the electronic auction system is automatic and...
- ...illustrating the markdown price adjustment feature of the present invention and its method of operation.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT
An inventive method and system is disclosed for conducting a...

...current auction status information, closes the auction from further bidding when appropriate, and notifies the winning bidder or bidders and loser or losers as to the auction outcome.

The inventive system includes a database...with the final winning bid information and by sending electronic mail notifications to both the

- winning bidder or bidders and the losing bidder or bidders.

 The present invention provides an electronic auction method and...
- ...time, or when a desired sales volume is reached, the electronic auction system notifies the winning and losing bidders by electronic mail and posts a list of the winning bidders on the closed lot's merchandise catalog page.

The present invention is preferably implemented as...

- ...move from catalog page to catalog page and to place bids using keyboard 240 and **pointing** device 260. The user may call up an index of available merchandise by pressing button...
- ...is presented with a bid form such as the one shown in FIG. 3. The customer fills out the required information in the bid form and presses "Place Bid" button 2 to send the bid...
- ...have been placed. If new bids are found during the query, then auction manager 26 calculates the current high bidder or bidders and instructs merchandise catalog page generator 25 to regenerate...43, then the bid is placed 46 in bid database 31.
 - FIG. 6 provides a **detailed** illustration of the procedures carried out by auction manager 26. Auction manager 26 is preferably...
- ...the customer's electronic mail address and looks up 83 inventory information on the item **desired** by the **bidder**. With this information, electronic mail messenger 27 ...technique described above. The simplest is the "Standard Auction" format, whereby the electronic auction system **awards** the merchandise to the top bidder or bidders in accordance with their bids once bidding...
- ...stopped. Using this format, if there is a plurality of a specific item, the system awards the merchandise to the top bidders. Bidders may bid on more than one unit, and different successful bidders will, in general, pay different prices for an item.

FIG. 9 illustrates the Standard Auction...

- ...of the present invention also provides a "Dutch Auction" format, wherein the electronic auction system awards the merchandise to all of the top bidders for whom there is available inventory at the price bid by the lowest successful bidder. This format may be preferred by customers for being the most fair when a plurality of a specific item is being auctioned...
- ...be a range of bids submitted. In the Dutch Auction format, the highest bidders are awarded the merchandise but at the same price for all successful bidders, the price bid by the lowest successful bidder
 - FIG. 10 illustrates the Dutch Auction format whereby bid manager 55 shown in FIG. 6...
- ...of the present invention also includes a "Progressive Auction" format, wherein the electronic auction system awards the merchandise to the top bidders based on price bid. As with the Dutch Auction format, the highest price bids are awarded the merchandise up to the quantity available of the item being auctioned. However, unlike the Dutch Auction format, the system awards the merchandise to the successful bidders at different prices depending on the quantity bid. In a preferred embodiment, a successful bidder for a single unit of an item is awarded the item at the price of the lowest successful bid for a single unit of the item. A successful bidder for a higher quantity of the same item is awarded the item at the price of the lowest successful bid at that quantity or any lower quantity. For example, a successful bidder for a quantity of five would ...quantity is termed the "MinWin" price for that quantity. The Progressive Auction format ensures that successful bidders for a quantity of an item pay the lowest price paid by any other successful bidder at that quantity level or below. Use of this format leads to lower prices for...

- ...in reserve by the system. If a certain sales volume is not achieved in a specified period of time, the electronic auction system automatically reduces the price by a predetermined amount or a predetermined percentage of the price and updates the merchandise catalog page accordingly. The lower price may...
- ...event that an insufficient quantity of the item is available to satisfy the bid if successful . If the bidder is found willing to accept a reduced quantity at 172, then the test is found...
- ...system also includes a "markdown" feature, wherein the electronic auction system of the present invention awards merchandise to buyers who place orders at the currently posted selling price. The item remains
- ...the available quantity is purchased. If a certain sales volume is not achieved in a **specified period** of **time**, the electronic **auction** system automatically **reduces** the **price** by a set amount or a set percentage and updates the merchandise catalog page accordingly...if no new bids have been received in a timely manner. Thus, bidders have an **incentive** to stay active in the bidding process to avoid closure of an item before maximum...
- ...the teachings of this invention. For example, although a preferred embodiment of the present invention **chooses** winning bids according to monetary amount included in the bid, preference for bids may also...
- ...CLAIMS bidding by a plurality of bidders, each lot including at least one item; an auction **selection** means (26) for associating each lot of the plurality of lots with an auction format...bidding by a plurality of bidders, each lot having at least one item;
 - an auction **selection** means (26) for associating each lot of the plurality of lots with an auction format...
- ... of the plurality of lots.
 - 25. The computer system in claim 20, wherein an auction **selection** means associates each lot of the plurality of lots with the auction format selected from...
- ...CLAIMS par une pluralite d'encherisseurs, chaque lot comprenant au moins un article ;
 - un moyen de **selection** de vente aux encheres (26) pour associer chaque lot de la pluralite de lots a...par une pluralite d'encherisseurs, chaque lot comprenant au moins un article ;
 - un moyen de **selection** de vente aux encheres (26) pour associer chaque lot de la pluralite de lots a...
- ...pluralite de lots.
 - 25. Systeme informatique selon la revendication 20, dans lequel un moyen de **selection** de vente aux encheres associe chaque lot de la pluralite de lots au format de...

26/3,K/4 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00914809 **Image available**

METHODS AND SYSTEMS FOR INTERACTIVE COLLECTION, EXCHANGE AND REDEMPTION OF POINTS

PROCEDES ET SYSTEMES INTERACTIFS DE COLLECTE, D'ECHANGE ET DE RESTITUTION DE POINTS CADEAUX

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000737105 20001214

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Patent Applicant/Assignee:

FREQUENCY MARKETING INC...

...For all designated states except: US)

Patent Applicant/Inventor:

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FORSYTHE Bradley G...

... Designated only for: US)

Main International Patent Class: G06F-017/60

Fulltext Availability: Detailed Description Claims

English Abstract

A method for interactive collection, exchange and redemption of reward points relating to products or services including the step of identifying a user (105); retrieving a point balance corresponding to the user (110); offering a list of reward options to the user; receiving a selection option from the user corresponding to the list of reward options; prompting the user to input a bid value for the selected reward option; prompting the user to input a bid value for the reward option; receiving the bid value from the user selected corresponding to the selection option; deducting a bid fee from the point balance of the user; determining if the user's bid value is a winning bid value at a pre-determined time; and awarding the selection option to the user and deducting the bid value (120) from the point balance, if the user's bid...

French Abstract

...offrir une liste de choix de cadeaux a l'utilisateur, a recevoir un choix de selection de l'utilisateur correspondant a la liste de choix de cadeaux, a inviter l'utilisateur...

Detailed Description

... AND REDEMPTION OF POINTS

FIELD OF THE INVENTION

The present invention relates generally to providing incentives for consumers interactions with companies and more specifically to methods and

systems for using incentive points awarded by companies to consumers

redemption of various awards .

BACKGROUND OF THE INVENTION

Reward points provided by companies to consumers are commonplace in today's society. Consumers are typically awarded points for using their credit cards, purchasing a specific product, and using a particular service. Consumers 1 0 typically have reward -point balances with a variety of companies and when the balance of any one of these individual accounts reach an award -level amount with the company providing the points, the consumer is either provided a product...

- ...desired product or service.
 - Moreover, a variety of Intemet-based organizations provide a form of reward points to consumers if the consumers perform certain tasks such as taking online surveys, visiting specific World Wide Web (WWW) sites, or signing up for a variety of services (e.g., Internet Service Providers (ISP)). However, each of the variety of organizations which award consumers points for redemption maintain individual rules with respect to these points. When a consumer initially subscribes in a particular organization's reward points service, the consumer typically agrees to a boiler-plate agreement which restricts and circumscribes how the consumer may use the points awarded. For example, points often expire, are not useable during certain calendar dates, are not useable...
- ...redeem their points due to their balance being less than the level required for an award redemption. For example, a consumer 1.5 may have 2,500 miles (points) in a frequent flyer account, but the first award level requires I 0,000 miles. As a result, the consumer is unable to deplete...
- ...large proliferation of these outstanding points and the decline in redemption of points for individual awards, the financial reporting requirements can unduly cloud an organization's financial picture. As a result, organizations with reward point programs have attempted to find creative ways in which the consumer will utilize and...
- \ldots are typically only sent to consumers with point balances below the redemption level for any $\ \mathbf{award}$.

Yet, many of the programs initiated by organizations to eliminate outstanding point balances from their...

...media channels such as electronic mail (e-mail), facsimile, electronic pages, automated voice systems, WWW advertisement banners, and the like.

- Moreover, consumers are typically subscribed to multiple point-based programs and consequently they often become unaware of which programs they are **registered** for. In addition, due to varying requirements of each program, the consumer is often unaware...
- ...such there remains a need for methods and systems for consumers to more freely redeem award points, thus reducing the financial reporting obligations for the companies.

 SUMMARY OF THE INVENTION Accordingly...
- ...present invention to provide novel methods and systems for interactive collection, exchange and redemption of reward points which overcome, one or more disadvantages of the prior art. These and additional objects...
- ...advantages are provided by the methods and systems for interactive collection, exchange and redemption of **reward** points of the present invention.

One aspect of the present invention is the method for the interactive collection, exchange and redemption of reward points. The method comprises offering a list of reward options to a user . The user 's selected

option

corresponding to the list of reward options is received. The user is

prompted to input a bid for the **selected reward** option. The **user** 's bid is received. The user's

bid is compared to a high bid. If the user's bid is not greater than the high bid, the user is prompted to enter a higher bid. A bid fee is then deducted from the user's point balance. At a predetermined time, the user with the highest bid will be awarded the selected reward option.

Another aspect of the present invention is the interactive system for interactive collection, exchange and redemption of reward points. The interactive system comprises a user interface, a personal data store, a point manager and a redemption module. The point manager is in communication with the personal data store and the user interface. The point manager comprises executable instructions for determining a user's point balance from the personal data store.

The redemption module is in communication with the point manager. The redemption module comprises...

- ...invention 1 5 will become apparent to those skilled in the art from the following detailed description which is simply, by way of illustration, various modes contemplated for carrying out the...
- ...not restrictive.

5

BRIEF DESCRIPTION OF THE DRAWINGS

While the specification concludes with claims particularly pointing out and distinctly claiming the present invention, it is believed that the same will be...

...3 depicts a flow diagram of another embodiment of a method of the present invention.

DETAILED DESCRIPTION

The present invention provides methods and a system which permit users, to redeem points through purchases and auctions for **reward** items (e.g., services, products, discounts, and the like). The points of the users are

- ...users to increase their individual point balances for purposes of acquiring more desirable and costly **reward** items, such as exotic vacations.
 - 6
 One embodiment of the present invention, depicted in Fig. 1, comprises a method for interactive collection, exchange and redemption of reward points relating to products or services. First, a user is identified (20). In one embodiment...
- ...in the art. A point balance corresponding to the user is then retrieved from a personal data store (22). A list of reward options is then presented to the user (24). Exemplary reward options may include merchandise (i.e., computers, software, PDA's, wireless phones, etc.) and experiences (i.e., travel, celebrity interactions, exclusive privileges, etc.). Potential reward options include a reward auction, in which the user can bid on a reward item with hiis/her reward points. The user 's selection corresponding to the list of reward options is received (26). The user is then prompted to enter a bid value (28) corresponding to the selected reward option. The bid value is received from the user (30). In one embodiment, a check...
- ...the bid value is deducted. from the user's point balance (38) and the selected **reward** option is provided to the user (40). If the user did not win the auction, the user is returned to the list of **selection** options. In one embodiment, the user is notified whenever another bid is greater than his...

...order to have enough points. The method comprises identifying the user and retrieving all accounts registered to the user. The user is then prompted to input a transfer amount and which...in conversation and post messages both publicly and privately regarding potential bartering or exchanges of reward points. Once the user has reached an agreement to receive points transferred from another user, the user enters the required transfer information. For example, each user must enter the identical alphanumeric password for the transaction...

...of

points. For example, a first and second user may communicate via a private chat room contained on the service web pages or via email, and once an agreement is reached points are transferred between the users . For example, Steve wants to bid on a round of golf with a top golf professional which has a...

- ...80,000 points. Currently, Steve only has 60,000 points between his accounts. Steve could **choose** to enter the messaging/chat area of the system and engage various users in potential...
- ...confirmation is sent to Jesse to authorize the transfer. Steve then can bid on the **reward** for the round of golf with a top golf professional.

Similarly, in another embodiment two or more users can combine their points towards an **award** redemption. Preferably, a user messaging/chat module is provided. The messaging/chat module comprises executable...

- ...and post messages both publicly and 1 5 privately regarding potential bartering or combination of **reward** points. Once the users has reached an agreement to combine their points, the **users** enter the **required** information for combining their points. For example, each user would enter the identical alphanumeric password...
- ...to "pool" their points into one large bid to
 10
 be able to redeem an award that they otherwise would not be able to
 redeem due to lack of points.

i...

- ...out of their point balance.
 - I O In yet another embodiment, a sponsoring organization may enroll their members in the system and utilize the system for administrative management of their members point balances. For example, Sears becomes a coalition sponsor by enrolling members in the system. Sears can utilize the administrative features of the system as a communications channel to communicate directly to "Sears Only" 1 5 enrolled members. Accordingly, Sears could send special earning or spending offers or other Sears related product...
- ...invention, depicted in Fig. 2, is a system for interactive collection, exchange and redemption of reward points. The system (1 00) comprises a user interface (1 05), a point manager (I 1 0), a personal data store (1 3 0) and a redemption module (I 20). The point manager (1 1 0) is in communication with the personal data store (130) and the user interface (105).

The point manager (110) comprises executable instructions for determining a user's point balance from the **personal data** store (130). The redemption module (120) is in communication with the point manager (I 1

...for offering items for redemption to a user and determining a winning bid from a user. In a preferred embodiment, the system (100) further comprises a reward data store (140) which is in communication with the redemption module (140). The reward data store (140) contains data

pertaining I 0 to available rewards of the present invention.

As one skilled in the art will appreciate these executable instructions

...optics, infrared "W, radio frequency "RF" and

the like, or combinations thereof with the **personal** data store (130) and the user interface (1 05).

In a consumer products application, the usercan take any of a virtually unlimited number of alternative forms. In a **preferred** embodiment, the **user** interface (105) may comprise a computer system comprising a CPU, memory, a, visual display device...

- ...input such as speech recognition and/or visual input utilizing a video camera. In a **preferred** embodiment, the **user** interface (105) comprises a computer connected to the Internet through a communication link and running...
- ...of the present invention comprises a method for the interactive collection, exchange and redemption of **reward** points relating to products or services. The method is depicted in the flowchart of Fig...
- ...list of interaction options corresponds in at least part to the point balance of the user . Preferred interactive options include reward auction, reward purchase and point balance transfers. Additional interactive options may include reward conversions, which involves exchanging one "currency" (one program's points) for another at a defined exchange rate; checking point balances; viewing frules' for auction/transfer/redemptions; browse various rewards (opportunity to create aspiration); view advertisements from various sponsors; browse special offers made to members by various sponsors; browse the proprietary loyalty programs of various sponsor; join various corporate sponsor programs; and link to various websites . The interactive option selected by the user is then received (350). The method then provides the user a list of selection options corresponding to the interactive selection (360). For example, if the user selected reward auction, the user may then be provided with a list of items currently available for auction. The user's selected option is then received (370). The item corresponding to the selected option is then provided... ... In one embodiment, the selected option may comprise a bid on an item in a reward auction, in which the bid is

registered to the consumer and the transaction value comprises a bid
fee. If the user wins...

- ...execute software programs by activating selected areas of the page. For example, a web page **asking** for a **user** 's login identification tag and password may be encoded in HTML so that the areas...
- ...constructed using a template where information regarding the user is filled in, and a new **customized** web page is displayed, to the user.

Points can be provided to the users in...

- ...by trying a good or a service, may be acquired by visiting web sites, taking surveys, and the like.
 - ${\bf 0}$ Organizations desiring to relieve themselves of managing and administering pointbased programs...

Claim

- I . A method for interactive collection, exchange and redemption of ${\tt reward}\,$ points relating to products or services, comprising the steps of
- a) identifying a user;
- b) retrieving a point balance corresponding to the user;
- c) offering a list of reward options to the user;

- d) receiving a $\ensuremath{\text{selection}}$ option from the $\ensuremath{\text{user}}$ corresponding to the list
- of reward options;
- e) prompting the user to input a bid value for the selected reward option;
- f) receiving the bid value from the user corresponding to the selected

reward option;

- g) determining if the bid value is a high bid;
- h) prompting the user to input a higher bid value for the selected reward and repeat steps f h, if the bid value is not the high bid; 17...
- ...s bid value is a winning bid value at a pre determined time; and
 - k) awarding the selection option to the user and deducting the bid value from the point balance, if the user's bid value...

. . . 18

- . The method of claim 1, ftwther comprising the steps of determining a user's **reward** stage in at least part from the point balance of the user.
- 5 The method of claim 4, wherein the list of **reward** options correspond to the user's **reward** stage.
- ${\bf 6}$ The method of claim 2, ftirther comprising the step of confirming with the...
- ... of the transfer value.
 - 11 An interactive system for interactive collection, exchange and redemption
 - of reward points, comprising:
 - 19
 - a user interface;
 - a point manager in communication with a **personal data** store and the user
 - interface, wherein the point manager comprises executable instructions for
 - determining a user's point balance from the **personal data** store; and a redemption module in communication with the point manager, wherein the redemption module...
- ...a messaging module, wherein the messaging module comprises executable instructions for providing message postings and **chat room** services to users of the system.
 - 14 A computer-readable medium containing instructions for controlling a computer system to interact with a user for interactive collection, exchange and redemption of **reward** points relating to products or services, comprising the steps of
 - a) identifying a user;
 - b) retrieving a point balance corresponding to the user;
 - 20
 - c) offering a list of reward options to the user;
 - d) receiving a **selection** option from the **user** corresponding to the list
 - of reward options;
 - I 0 e) prompting the user to input a bid value for the selected reward option;
 - f) receiving the bid value from the user corresponding to the selected

reward option;

- g) determining if the bid value is a high bid;
- 1 5 h) prompting the user to input a higher bid value for the selected reward and repeat steps f h, if the bid value is not the high bid; i...

```
...s bid value is a winning bid value at a pre
 determined time; and
 k) awarding the selection option to the user and deducting the bid
 value from the point balance, if the user's bid value...
...user from the items of user input;
 retrieving the user's point balance from a personal data store;
 offering to the user a list of reward options;
 receiving a selection option from the user corresponding to the list
  reward options;
 prompting the user to input a bid value for the selected reward
 option;
 receiving the bid value from the user corresponding to the
 selection option;
  deducting a bid fee from the point balance of the user;
 determining if the user's bid value is a winning bid value at a pre
 determined time; and
 1 5 awarding the selection option to the user and deducting the bid
 value from the point balance, if the user's bid value...
...a carrier wave for transmitting
 executable instructions for the interactive collection, exchange and
 distribution of reward points relating to products or services, the
 signal comprising the
 instructions:
 identifying a user;
 retrieving a point balance from a personal
                                              data store;
 offering to the user a list of reward options;
 receiving a selection option from the user corresponding to the list
 of
  reward options;
 prompting the user to input a bid value for the selected reward
 option;
 receiving the bid value from the user corresponding to the
 selection option;
  deducting a bid fee from the point balance of the user;
 determining if the user's bid value is a winning bid value at a pre
 determined time; and
 1 5 awarding the selection option to the user and deducting the bid
 value from the point balance, if the user's bid value is the winning bid
 value.
 23
 . A method for interactive collection, exchange and redemption of reward
 points, comprising the steps of
 identifying a user;
 determining if the user has an account...
...in the data
 store;
 providing the user a list of interactive options;
 receiving from the user an interactive selection;
 providing the user a list of selection options corresponding to the
 interactive option;
 receiving from the user an option selection;
 providing the user an item corresponding to the selected option; and
 deducting a transaction fee from the user...
...point balance.
 . The method of claim 17, wherein the list of interactive options
 comprises reward auction, reward redemption and point balance
 transfers.
```

19 The method of claim 18, wherein when the interactive selection

comprises reward auction, the method further comprises the step of deducting a bid fee from the user's point balance.

20 The method of claim 18, wherein when the interactive **selection** comprises point balance transfers, the method further comprises the step of deducting a transfer fee...

...wherein the suction submodule comprises executable instructions for performing an auction between users utilizing the reward points.

22 The system of claim 21, wherein the redemption module ftirther comprises

a purchase module, wherein the purchase module comprises executable instructions for offering to the user various awards for purchase with at least a portion of the reward points.

23 The system of claim 1 1, wherein the point manager further comprises a \dots

26/3,K/7 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00883997

ENHANCED AUCTION MECHANISM FOR ONLINE TRANSACTIONS
MECANISME AMELIORE DE VENTE AUX ENCHERES POUR TRANSACTIONS EN LIGNE
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Fulltext Availability: Detailed Description Claims

Detailed Description

... enhanced auction modules extend, augment or otherwise enhance various auction elements including, for example, the **selection** of participants, the grouping of participants, the moves made by participants, the bidding process of...depicting the processes of a sequential bidding auction scheme in accordance with the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS
Persons of ordinary skill in the art will realize that...as a "web" or "http" application, in which case the interface module 14 manages http

requests from users of the client nodes 20a through 20n. Accordingly, the interface module 14 provides an interface...

- ...of the auction process. The transaction module 16 also manages such auction events as the **selection** of **bidders**, the beginning and ending of rounds of moves, the information revelation, and the clearing of...
- ...enhanced auction modules extend, augment or otherwise enhance various auction elements including, for example, the **selection** of participants, the grouping of participants, the moves made by participants, the bidding process of...
- ...the buyer. At the close of auction, the seller with the lowest standing offer is awarded the sale, however the buyer pays the second-lowest price for the item. This "second-price" arrangement promotes truthful bidding (i.e., bidding the full monetary value of the item) and generally increases...many substitute goods in parallel) with the efficiency of the second-price scheme (which creates incentives for truth-revelation on both sides).

Auction module 36 provides for "descending bid" auctions. In...aggregated in order to yield a unified combinatorial auction. According to this module 38, sellers **register** their goods until a specified date (Date 1). These goods are sold together (aggregated) in...

...bid placed.

At the close of the auction, auction module 40 further provides an allocation algorithm to close the auction items according to bid price and rankdng. Namely for each

- ...be the highest bidder in two or more substitute items. In this case, the allocation algorithm provides that the bidder only wins the highest rank item. The bids for the lower...
- ...After the interval, the item returns to a "normal" or non-featured state. Should a bidder place a bid for an item while it is "featured" a discount is associated with the bid. In the preferred embodiment, the bidder is also required to show awareness of the fact that the 1 5 item is currently featured in order to get the discount. For example, the bidder may be required to provide a "feature number" associated with the item. Subsequently, should the bidder win the...identical items. If there are "k" number of items, there will be 'Y number of winning bidders. Additionally, the highest bidder receives a rebate (or discount) to the sale price of the...
- ...by the seller. Box 310 follows process 300.

At box 3 1 0 (the rebate request phase), bidders submit or request a rebate amount (to the sale price) for the item for sale. According to the scheme of module 54, the rebate amount requested by each bidder determines the order of in which bids are received during the second phase (box 320...

...enables participants to explore the spectrum between obtaining information about other bids and obtaining a **user - defined** rebate amount on the participants bid, should the participant win.

Auction module 56 provides for...

Claim

... is a substitute for another bid, said substitute command further indicating the number of units requested by said bidder, said rule defining programming configured to allocate items to highest bidders at the close of...

...to limit said allocation of items to said bidder according to the number of units requested by said bidder . I 1. The auction system of claim 1, wherein said mechanism module comprises rule defining...sale by a seller, said rule defining programming configured to receive from a plurality of bidders , a rebate amount request, and said rule defining programming configured to receive bids from the plurality of bidders in... 26/3,K/10 (Item 7 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. 00857679 **Image available** DISTRIBUTED INFORMATION METHODS AND SYSTEMS USED TO COLLECT AND CORRELATE USER INFORMATION AND PREFERENCES WITH PRODUCTS AND SERVICES SYSTEMES ET PROCEDES D'EXPLOITATION REPARTIS UTILISES POUR COLLECTER ET CORRELER DES PREFERENCES ET DES INFORMATIONS UTILISATEUR A DES PRODUITS ET A DES SERVICES Patent Applicant/Assignee: TRUEPRICING INC, 2 North Lake Boulevard, Suite 1040, Pasadena, CA 91101, US, US (Residence), US (Nationality) MARTIN Jeffrey W, 51 Glensummer Road, Pasadena, CA 91105, US, HAWKINS Campbell, 3350 Yorkshire Road, Pasadena, CA 91107, US, Legal Representative: ALTMAN Daniel E (agent), Knobbe, Martens, Olson & Bear, LLP, 620 Newport Center Drive, 16th Floor, Newport Beach, CA 92660, US, Patent and Priority Information (Country, Number, Date): Patent: WO 200191422 A2-A3 20011129 (WO 0191422) Application: WO 2001US16670 20010523 (PCT/WO US0116670) Priority Application: US 2000206609 20000523; US 2000254075 20001207 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English

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DISTRIBUTED INFORMATION METHODS AND SYSTEMS USED TO COLLECT AND CORRELATE USER INFORMATION AND PREFERENCES WITH PRODUCTS AND SERVICES

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

...is networked to a server having item and services databases, receiving an indication from a **customer** that the **customer** wants to purchase a first item-type, receiving profile information related to the first-item type from the customer, and, based on the profile information, **selecting** a plurality of items from the item database corresponding to the first item-type and...

Detailed Description

DISTRIBUTED INFORMATION METHOOS AND SYSTEMS USED TO COLLECT AND CORRELATE USER

INFORMATION ANO PREFERENCES WITH PRODUCTS ANO SERVICES Background of the Invention Fiald of the Invention 100011 The presgrit...

- ...as electricity or telecommunications providars, haye not had a cost effective method of identifying and targeting desirable customers. Thus, service providers have not been able to effectively compete with a customer...
- ...of the Invention
 [00051 The present invention is related to methods and systems for correlating user needs with providers' goods and services, such as offered by utility and telecommunications providers. In accordance...
- ...or services are based at least in part on a given custorner's characteristics or preferences. These customer characteristics may relate to, by way of example, the customer usage of a product, or...
 ...products and Ior services ranked based upon the consumar data. This advantageously allows the store to customize and selectively offer to consumers both products and related services. Based on the ranked list...
- ...consumar leaves the store.
 - 1001 11 In one embodiment, a quality of service application helps users select the service provider that offers the most suitable service. For example, one such quality of service (GOS) application aids users select the telecommunications service provider with the most suitable telecommunications infrastructure, including the most suitable placement and density of antennas for the users needs. The customer is askad by the GOS application for information related to the user's present or ...are highlighted, filed in, or otherwise emphasized. The usar can then submit or verify the selection .
 - [00131 Next, a more **detailed** map of a first of the selected service areas, and optionally, adiacent argas, is presented...
- ...are highlighted, filed in, or otherwise emphasized. The usar can then submit or.verify the **selection** or selections. [00141 Once the usar selects the local areas of interest, the usar can...
- ...the routes in bold, or using other emphasis techniques. The usar can then subrnit the **selection** or selections.

Next, a view of the communication infrastructure, in the form of cellular antenna...

- ...comprising: receiving ovar a network individual historical utility consumption and use information for corresponding service consumers; generating individual profiles, based at least in part on the historical consurription and use information, for at least a first portion of the consumers; providing ovar the network information corresponding to the individual profiles to at least a first utility servica supplier; receiving a bid from the first...
- ...supply of servicas, the metbod comprising: receiving historical service usage information for a plurality of consumers; generating individual profiles, based at least in part on the service usage information, for at least a first portion of the plurality of consumers; selectively providing information related to the individual profiles to at least a first supplier; receiving a first bid from the first Supplier...
- ...services te consumers, the method comprising: receiving utility service usage information from a plurality of **consumers**; generating individual **profiles**, based at least in part en the utility servico usage information, for the plurality of consumers;

100201 providing information corresponding to the individual profiles to at least a first offeror of utility service; and receiving an offer

from...

- ...utility servicos, the method comprising: receiving utility service usage information from at least a first **commercial** consumer, receiving meter information en a plurality of meters associated with the first **commercial** consumer, providing data related to the utility service usage information and the meter information te...
- ...bid from the first utility supplier te supply utility servica te the at least first **commercial** consumer.
 - 100221 Another aspect of the present invention is a method of generating offers te...
- ...a first set of offor elements related te providing a first utifity service te a' consumer; receiving a user selection of offer elements from the first set that ...individual profiles for the plurality of consumers based en information received over a network; providing information corresponding te the individual profiles te at least a first offeror of a first service; and receiving an offer...
- ...database and a servicas database; receiving an indication from a first customer that the first customer wants te purchase a first (inverted exclamation mark)tem-type; receiving profile information related te the ...
- ...tem type from the first customer using the first terminal; based en the profile information, **selecting** a plurality of items from the item database corresponding to the first (inverted exclamation mark...
- ...system, comprising: a first terminal located in a store, the first terminal configurad to receive customer profile information and a customer request for information on at least a first item-type; a first computer system configurad to receive customer profile information and the customer request from the first terminal, product information ovar a network from a product provider computer system...
- ...is related to the first (inverted exclamation mark)tem-type, and to store the received **customer profile** information, product information, and service information in at least a first database, a first modulo...
- ...corresponding to the service information based on at least the customer proffle information and the **customer request**; a second module stored in the first computer system to receive at least a portion...
- ...storad on a terminal located in a store, the first instruction configurad to receive custorner **profile** information and a **customer request** for information related to at least one of a first product and a first service...
- ...first computer system, the second instruction configurad to receive information from the first terminal, including **customer profile** information and the request for information related to at least one of the first product...
- ...the product information and services corresponding to the service information based on at least the **customer** profile information and the **customer** request; a sixth instruction configured to provide ranking information to the first terminal; a seventh instruction...
- ...of service corresponding to the first product in response tu at least one of the **customer requesting** information on the first product and ordering the first product; and an aighth instruction configurad...which the user intends to utilizo cellular service; at least a second instruction configured to **request** the **user** to identify a travel route at least connecting to the first location on...

...form;

100341 Figures 5A-B jilustrate residential account information forms; 100351 Figures 6A-C illustrate commercial account information forms;

[00361 Figure 7 illustrates three exemplary statistical load profiles corresponding to three...illustrates an example features specification form:

[00591 Figures 30 and 31 illustrate example phone feature **selection** forms; [00601 Figure 32 illustrates an example antenna tracking and usage correlation system architecture diagram...

...embodiment of the present invention; and 100611 Figure 33 illustrates an example database display form.

Detailed Description of Preferred Embodiments [00621 The present invention is related to methods and systems for...

- ...price of the products or services are based at least in part on a given customer 's characteristics or preferences. Thase customer characteristics may relate to, by way of example, the customer usage of a
- ...Thus, reta(inverted exclamation mark) (inverted exclamation mark) customers, such as consumers, including residential and **commercial** consumers, can realiza savings by obtaining lower priced utility or other services, and utifity providers...
- ...supplier, may advantageously define or select an aggregated group of consumers, such as residential or **commercial** consumers, based en each **consumer** 's individual **profile** or cede, and then bid te provide services and I or products to the provider-defined group...
- ...limited te deciding Mether or not te bid te provide servicas andIor products te individual **consumers** or a group **defined** or aggregated, for example, by a third party, but have no say in defining the...
- ...market placa systam in accordance with one embodiment of the present invention, the consumar may register at a Web sita associated with a neutral manager of the consumerlsupplier market system. The...
- ...the consumar wants suppliers te bid en, and Mether the consumar is a residential or commercial entity. The consumar may select one or more of the services andior products. The consumar...consumer's profile for a selected service. Different forms may be provided for residential and commercial users.
 - 100691 For example, both **commercial** and residential **consumers** may he **asked** to identify the **consumer** 's present supplier, such as an incumbent electricity supplier. Based on that identification, a form...
- ...authorization to the system manager to obtain the usage information and soma of the other **requested** data from the **consumer** 's present or incumbent provider. If such authorization is provided, usage, rate, and other data...
- ...provide confirming evidance, such as copias of past bilis, within a predeterminad time period of registering, such as 30 days.
 - [00711 Other information related to the service antijor product may be requested as weil. For example, for electricity and Ior natural gas service, residential consumers may be asked how many people Uve at the residential addressi how many people are at home during...
- ...energy servicos company (ESCO) andIor independent utility auditor.

 Further, this information may be used to target appropriate

 advertisements to the consumar, such as advertisements for more

 efficient appliances, for insulating services andIor products, and so on.
 - [00751 For commercial users, different and I or additional information may be requested as compared to residential users. For example, the commercial consumer may be asked what typ9 of commercial activity

- (Le., restaurant, retafl outlet, business offices, light manufacturing, heavy manufacturing, computer cantor, telecom transmitters, etc.) is being conducted. Further, commercial consumers may be asked if they have more than one service account address, and what those afiresses are. The commercial consumar may be asked to specify peak, mid-peak, and off peak usage times, amounts...
- ...on current custorner charges, energy credits, and revenue cycle services credits.
 - 100761 In addition, the **commercial** consumar may be asked how many people are employed at corresponding sitos, how many people...
- ...product, such as energy sources, wireless services, or other telecom services.
 - [00811 For example, a user may request information related to an appliance-type, such as refrigerators, using the termina]. The termina] may...
- ...specify, using an appropriate form presented on the termina(inverted exclamation mark) display, whether the user wants (inverted question mark) in ice maker included, the desired location of the freezer (top, bottom...
- ...water tap is desired, and so on. In addition, other usage-related questions may he asked of the user. For example, in order to better determine the refrigerator size appropriate for the usor, the user may be asked how many gallons of milk, soda, or other (inverted exclamation mark) (inverted exclamation mark) quid is typically stored in the refrigerator at a time. Similarly, the user may be asked how much frozen meats are stored in the fraezer. In response to the user preferences andior usage information, a store server or server managad by a separate entity, transmits to the store termina (inverted exclamation mark) information on the available refrigerators Mose characteristics match the user specified preferences and Ior usage information. The information may he provided in a ranked form, with the order or other designator used to indicate which products most closely match the user preference and Ior usage information.
 - [00821 The provided information may include make, model number, price, dimensions, itorage capacity, energy efficiency, location in the store (aisle number or other **designator**), available colors and Ior inventory status for one or more refrigerators. Further, in one embodiment, the...
- ...servico plans from one or more electricity suppliers. In association with the service plans the **calculated** energy cost savings for the selectod refrigerators is provided. Thus, the user is presented in... respect to the refrigerator example, in order to select and purchase a gas rango, the **user** may provida **user preference** and Ior usage information and in responso obtain information on an appropriate gas rango and be...
- ...services, such as for a cellular phone and phone servica. For example, the usar or customer is asked to provide zip code information, select the leve(inverted exclamation mark) of service desired, and the desired coverage area. The customer is also asked historical and futura usage information, such as the identity of the custornor's current servico...
- ...spend par month, and the percentago calls that aro long distance calls. In addition, the **customer** is **asked** on the form if he or she is interested in related products and services, such as ISP services, long distance services, and phone accessories.
 - [00871 The customer is also asked what service plan and phone features the customer desires. The customer is requested to identify whether the customer is a member of a group that is entitled to a special plan, plan price, or discount. Further, the customer is asked what is the desired contract duration, whether the customer would

considor purchasing from a reseller...

...paying the bill onlina, and to indicate the relativa importance of price and quality. The customer is also requested to indicate with the usar is interested in receiving information an other services, such as ISP services, local and long distance phone service, and on hands9t related accessories. The customer then subrnits requested information. 100881 Based on the provided affinity group membership, preference andior usage information the usar is presented with a selection of ranked phones, their inventory status and available corresponding cellular service plans..

The services plans...

- ...he dynarnically automatically generated by the service providers or authorized representativas thereof based on the user 's preference andIor usage information. The offering of phones andior services may be customized for members of certain affinity groups in accordance with agreements made with those affinity graups...
- ...members may be offered discounts on standard offerings of phones and Ior services. Of course such **customization** for affinity group members and the like can alto be provided to purchases made direaly...
- ...phone, service, and related products and services. If the usar was not satisfied with the **selection** of phones and service plans, the usar can alter the **user** 's **profile** information so emphasize certain characteristics related to the desired f eatures f or the phones...to members of the affinity group. The usar takes the order form to a cash **register** operator or other store representativa who scans the appropriate bar codes, whereupon the **register** calculates the total order cost, including any related taxas. The cash **register** operator receives payment, via credit card, cash or otherwise, and providos and activates the phone...
- ...a sales person or other custompr representativa, who at state 1 71 0, enters the **customers** product and servico **needs** and preferences into the online terminaL 100951 At state 1711,, a database query is made...
- ...accesses the information from the terminal and explains the product and service offering to the **customer**. The customer **chooses** which service plan and product to purchase at state 1 722. The customer purchases the ...the customer browses and compares available products and services on the remota terminal. The customer **chooses** which service plan and product to purchase at state 1744.

100971 The customer can elect...

- ...state 1748. the custorner enters an authorization code authorizing shipment of the product to a **designated** address. An association oi other business party may have prepaid the payment. The ordered product...
- ...contrasts with conventional methods of selling phones and services in physical stores. With many conventional methods, a usar typically is provided with separata brochures describing predeterminad service plans and phones. Thus...
- ...than neads to place to cal(inverted exclamation mark) using a different phone to a designated service provider, whereupon the usar selects a service verbally described by a provider representativa and...consumar, the worse the score ar grado. The hypothetical profile may be generated based on surveys taken of utility service providers.
 - [01 041 For example, for many utilitios the hypothetical 'preferrad...
- ...be on a scale of 1 to 1 0, where 1 0 is the highest rating and 1 is the lowest rating .

- [01 051 In another embodiment, rather than providing a grado or score, a codo may be generated that summarizes al(inverted exclamation mark) or part of the **consumer** 's **profile**, such as historical use and consumption information, permitting consumers having specified characteristics to be...
- ...an electricity consumar may be generated as f ollows.

Character Position Function Codo
Indicate if commercial or residential C = Commercial
- 1 8

R = Residential

2-6 Zip codo 5 digit zip codo

7-9 Consumer...

- ...as the number of meters associated with the account.
 - 101 071 In one embodiment, a **consumer** 's **profiles** for multiple corresponding utilities or other products and services may be included in a single...
- ...01 081 A consumer's codo may be dynamically updated to reflect changas in the consumer 's profile inf ormation. For example, in one embodiment, once the consumar registers, the consumer's monthly utility usage information is uploaded from the consumer's present supplier...

 ...he used to assigri the consumar a different statistical load profile and correspondingly update the consumer's profile codo or seore. In another embodiment, the consumar may he asked to manually update the...
- ...are stored in a consumar profile database in a consistent format. Suppliers can then solect **consumers** having certain **profiles** and bid to supply utility services andior products to those consumers. In one embodiment, using...
- ...consumar profile database, with identifying information, such as name and auress, optionally filtered out, to **select** the **consumers**. In one embodiment, the supplier is charged a fee for having access to the database...
- ...more codes or a rango of scores, such as consumers with greater than a 7 rating, corresponding to an aggregation of consumers to which tha 1 9 supplier wants to bid to select a desired aggregated group of consumers. In exchange, the supplier may optionally be charged a fee higher than the first fee...
- ...to easily compare many terms, while still providing the supplier the option of offering some **customized** terms. In yet another embodiment, in affition to or in place of the two previous options, the supplier may elect to provide its own contract, withaut using standardized terms as **defined** by the **consumerlsupplier** market system manager.
 - [01 1 21 In affition, the consumert supplier market system may dynamically score...
- ...periods, the contract length, cancellation fees, service quality the consumer's peak usage periods, the **consumer** 's **desire** for alternative energy sources, and so on. The bids may be evaluated to predicate the...
- ...related to the amount of predicted savings over the previous year's costs. Because the user 's profile is taken into account, different consumers may receive different scores for the same offer from...
- ...during some other period.
 - [01 131 In one embodiment, offers may be provided individually with customized terms to consumers, where the consumer indicated that he or she did not want to...

...group.

- [01 1 51 Mitionally, the offer tu each consumar may be contingent on the consumer 's usage profile remaining substantially the same as a specified benchmark period. For example, the supplier may contractually ...
- ...be usad to provide valuable information on how to decrease utility usage andIor costs. Related **advertisements** for goods or services which may be further usad to reduce utility usage or costs...
- ...The owner or operator of the consumer/supplier market system may charge feos for the advertisements, as well as feos for the sale of goods or servicos sold as a result of the advertisements.
 - [01 171 For example, if the **consumer** 's **profile** indicates the consumar has an electric water heator with certain operating specifications, the consumar may...
- ...reduce the consumer's energy costs by a specified dollar amount or rango par year. Advertisaments for gas water heaters may he presented to the consumar. These advertisements may be linked such that when a consumar clicks on or otherwise activates the link, the consumar is presented with detailed information, including efficiency information, on the water heater and is given the opportunity to purchase the water heater. The owner or operator of the consumer/supplier market system may charge the advertisers a fee each time the advertisement is presented. An additional fee may be charged if the consumar actually activates the link. ...fee may be charged. Similarly, if the consumar has an electric powered heater or dryer, advertisements may be provided for gas powered heaters or dryers.
 - 101 1 81 By way of another example, if the **consumer** 's **profile** indicates that the **consumer** 's residence has only single paned windows, the consumer may be presented with **advertisements** for double paned windows. In yet another example, if the residence lacks insulation, **advertisements** may be provided for insulation installers. In addition, the consumer may be advised that by...
- ...reduced. The consumar may optionally be charged a fee for such advice.
 - [01 1 91 $\tt Advertisements$ or offers for the services of an energy auditor or ESCIO may also he presented...
- ...related sales of goods or demand-side management servicas.

 -2 1[01 201 In addition, advertisements or offers for the services of a utility bill auditor may also he presented to...
- ...connectad to the Internet, consumers access a consumer1supplier market Web sita at which they may register, so that suppliers, such as utility providers, may bid to supply the consumer's various...
- ...consumar information is then stored in a consumar profile and account database, implemented using a **commercial** database product, such as one from Oracie. The translation application also receives bid information from...
- ...the consurner's profile information and stores the score and Ior codo in association with the **consumerts profile** in the consumar profile database. Similarly, the scoring application scores and Ior codes the supplier's...and the offering and acceptance of bids.
 - 101301 Figure 2 illustrates an exemplary process of registering consumers and matching consumers utility needs with suppliers, performed by the consumerisupplier market system illustrated in Figure 1. First, the consumer registers at the consumerlsupplier market Web site. Figures 3-6 illustrate severa(inverted exclamation mark) exemplary

- ...or usar selects a usar identifier, a password, indicatos Mether the registration is for a **commercial** or residential account, provides an e-mail address and credit card information. ff the consumar...
- ...forms will he (inverted exclamation mark) atar presentad. If, instead, the consumar indicates that a **commercial** aceaunt is being oponed then additional **commercial** account information forms will be later presentad.
 - 101 311 The consumar is then presented with...
- ...consumar indicated en the form illustrated in Figure 3 that a residential account is heing registered. The data requested en these forms is usad te further develop the consumer 's profile. The requested information relatos te electricity usage patterns, efficiency of use, geographic point of consumption, and desired...
- ...different times of day during different seasons, and so en.
 - (01351 Figures 6A-C illustrate commercial account information forms for commercial facilities. These forms are used to gather information which can ha used to build a commercial consumar profile. These forms' are presented if the consumar indicated on the form illustrated in Figure 3 that a commercial account is heing registered. If the consumar has previously registered, the consumar may be presented with the forms already filled out with previously received registration...
- ...of example, the location, address, meter type, and rato class. If additional meters are being registered, then the consumar may activate the 'more meters' link and a new meter form will...fields, including un, off, and mid peak usage times and quantities for different seasons. The customer is also requested to provide information on customer charges, PX energy credits, and revenue cycle services credits. The...
- ...are provided to one or more suppliers, with certain information, such as contact and related **private information**, filtared out. The suppliers may be charged a fee for the consumar profile information and...
- ...display including information provided to a supplier. The display providos information on the number of customers in the aggregated profile, the aggregated credit score, agregated predicted revenue, UDC (Utility Distribution Company) payments, cash flow implications...
 ...conf iguration f orm. The illustrated f orm may he used to allow suppliers to customize their offers within cortain predetermined constraints. For example, the supplier may optionally only be allowed... try to meet or offer a lower prico than this credited amount.
 - [01481 ComEd RCDS Customer Class/ Demand contract element relates to Cornrnonwealth Edison's Retail Customer Service Delivery customer class or demand category, which is used to determine the new tariff or prico a customer would pay...
- ...additional discount off the CA PX Index Price once the consumerls energy use exceeds an **amount specified** in a Fixed **Discount** Base Trigger Amount element (not shown). The Trigger **Amount value** may be **specified** as a dollar **amount** or in kilowatt-hours. The **discount** may also be specified the percentage discount being **offered** off the CA PX Index Price using the Fixed Discount Percent element [01511 Rather than
- ...during a specified period of time, in selected states, to a certain type of consumar (commercial or residential, individual entity or aggregated group), and so on. The report may list an...
- ...intended to surnmarize the offers or bids provided by suppliers, theraby facilitating the task of **selecting** the most appropriate supplier or offer. The report may be vievued by the consumer, utility...accept. A Customer Service Ranking may also be provided. This ranking may be based

- on ratings provided via a survey or the like of the supplier's existing customers. The ranking may also be based...
- ...over a given period, such as a year or a month. The savings may be calculated by comparing the consumar's current ratos with those offered by the bidding suppliers. In...
- ...provides consumers with substantially real-time information at the point of sale, ensuring that the **consumer** 's **requirements** or **preferences** are correlated with the services and Ior products being acquired.
 - [01 611 As illustrated, the novel...
- ...affinity group, or the like, may optionally receive payment, credits, or other benefits as a **reward** for sales made to its members-. This encourages affinity groups to refer business to the...
- ...data, feature preferences, lifestyle characteristics and business usage attributos. Once data is captured it is **analyzed**, based on the analysis and available products and services, the product service bunlles that meet...
- ...are presented with optional corresponding rankings. By providing an objective, independent recommendation based on the user 's specific profile, confusion and uncertainty on the part of the usar is greatly reduced, and retailars, product providers, and service providers can more effectively design and present tailored service offerings.
 - 101 641 In the illustrated example, an intermediary manages the be used te store **customized** Web site pagos for each retailer, so that each retailer may have its own look...
- ...te establish and maintain relationships with the retailer's custorners. The CRM module provides autornated marketing, sales and customer cara for the retailer's custorners. For example, the CRM module may...
- ...for sales made direaly by the intermediary te the customers. The CRIVI module provides automated **marketing**, sales and customer cara. For example, the CRM module will automatically transmit extended warranties or...
- ...provided, and so en. The stored service plans will he selectively provided or presentad te **customers** based en their **preferences** and usage.
 - [01 751 The hardwaro database stores hardwara information and specifications provided by the...
- ...other information relevant te the products and services being offered. For example, test reports, consumar reviews, environmental regulations, and the like may be stored in the content database for later retrieval...
- ...infrastructure database. Some or al(inverted exclamation mark) of this information can be provided to **customers** to help them **select** an appropriate service provider, as discussed in greator detail below.
 - [01 781 The system components...
- ...may be appropriately formatted for use with a physical retail store's terminals and Ior sales registers, including, by way of example, sales support computer termina (inverted exclamation mark) kiosks, customer seif
- ... The configuration engina translates data received from the service and equipment providers into a standardized **searchable** format useable with the intermediary site's database tools.
 - 101 801 Optionally, an online provisioning...service and product suppliers. At the retailer, the customer providos customer data, such as customer survey responsos, via a user interface. The customer orders

- or selects desired goods -3 1 and services, such as phones, phone service plans, and accessories, via the...
- ...The configuration engine translatos data received from the service and product providers into a standardized **searchable** format useable with the intermediary site's database tools.

The data is transferred to a...

- ...usar. The usar can then use the placement or coverage information as a factor in **selecting** an appropriate service provider.
 - [01 851 In one embodiment, a quality of servica software application...
- ...101 861 One quality of service (COS) application in accordance with the present invention aids users select the telecommunications service provider with the most suitable telecommunications infrastructuro, including the most suitable placernent and density of antennas for the users needs. The customer is asked by the GOS application, via a web pago form, tO S010Ct WhiCh Servicelproduct combination the customer is interested in. For example, the customer may he asked between cellular phone and pager products and services. If the customer selects cellular phono product...
- ...within the service area may be displayed in conjunction with the servica area indicator. The user is asked to select which service areas the customer intends to typically use their cellular phone in. The user can select the argas by touching the appropriate circled areas, or can use a pointing device, such as a trackhall, touch pad, or mouse, to select the appropriate circled areas...
- ...subrnit the solection by activating the 'next' on-screen button.
 - 101 881 Next, a moro detailed map of a first of the selected circles areas, as weil as adjacent areas, is greater detail. With finer granularity, the user can select in which of these local areas the user intends to use the cellular phone in. For example, the user can select 3 of 5 cities presented. The selected areas are highlighted, filed in, or otherwise empliasized. The user can then subrnit the selection by activating the "next' on-screen button.

[01891 Once the user selects the local areas...

- ...a service routo usago form. The example form displays and highlights routes connecting the areas **selected** by the **user** using the form illustrated in Figure 21 or leading in or out of the selected...
- ...In addition, routes within the selected cities or towns can be displayed as weil. The user can then select or indicate which routes the user typically travels. The selected routes are then further highlighted or otherw(inverted exclamation mark) se emphasized by changing the...
- ...the routos in bold, or using ather emphasis tecliniques. The user can then subrnit the **selection** by activating the 'next` on-screen button.
 - [01 901 Next, the user can view the...
- ...the communications infrastructura for Company A, Company B, or Company C. In this example, the user has selected to view the coverage of Company B. The system displays infrastructure indicat' ors, in
 - the form of a circie, for each antenna used by Company B along the routes selected by the user on the service route usage form. The infrastructure information, including location and type information, is ...determino which provider has the most suitable coyerage for the usar.

The usar can avoid **selecting** providers who have service gaps in undesirable locations. In adelition, the usar can examine the...

...the usar usage.

101 961 To further help the usar make a suitable service provider **selection**, numerical coverage information can be provided as well. The numerical coverage information can include the...

- ...while using the coverage information as well as service plan information to make the down **selection**. The system requests the usar to provide anticipated usage information, such as the amount of...
- ...up to 400 minutos; up to 750 minutos or more. Before the usar makes the selection, available plans are identified, without restricting the display to plans providing a usar designated number of minutos.

Once the usar selects a certain number or rango of minutos, the...

- ...the usar using the form illustrated in Figure 27 it would take to make the **selection** of the next plan leve(inverted exclamation mark) more econominal. In the illustrated example, the...
- ...web enabled, text messaging, and so on. Figures 30 and 31 illustrate example phono feature selection forms. As the usar specifies desired features, a list of available phone is provided indicating...storage and retrieval of data. The quality of service applications include applications that enable the user to select service providers, that offer the most satisfactory or best quality service based on a given user 's needs. One such quality of service application is the talecommunications infrastructure quality of service application previously described.

The informed decision engine 3234 aids in finding suitable product choices for the customer. For example, as similarly described above with respect to cell phone selection, the informed decision engine 3234 generates user questions regarding features the user desires for a given product type, and based on the user's responses, provides the user with information on products that meet the user 's requirements or desires. The application server 3236 interfaces web browser-based thin clients, such as the workstations 3204...

...with backend databases and business applications.

The business systems 3238 include, by way of example, marketing software, information technology development software, and hack office functions.

[02061 The quality of service application...

...and service plan information. A data mart database 3248 is used to store and access **customer profiles** and information related to their shopping experiences and habits, including historical purchase information.

(02091 Figure...

Claim

... comprising: receiving ovar a network individual historical utility consumption and use information for corresponding servico consumers; generating individual profiles, based at least in part on the historical consumption and use information, for at least a first portion of the consumers; providing ovar the network information corresponding to the individual profiles to at least a first utility service supplier; receiving a bid from the first...

- 8 The method as defined in Claim 1, wherein the first consumar is a commercial consumar.
- 9 A metbod of f acilitating the bidding process f or the supply of servicos, the method comprising: receiving historical service usage information for a plurality of consumers; generating individual profiles, basad at least in part on the service usage information, for at least a first portion of the plurality of consumers;

selectively providing information related to the individual prof (inverted exclamation mark)les to at least a first supplier; receiving a first bid...

- ...first recipient.
 - 27 The metbod as def ined in Claim 1 9, f urther comprising selecting at least a f irst advertisement to be presented to the first recipient basad at least in part on information related...
- ...the first recipient. -4 1 . The method as defined in Claim 27, wherein the selected **advertisement** relates to the services of at least one of an energy auditor, electricity services, natural...
- ...services, and telecommunications services.
 - 29 The method as defined in Claim 27, wherein the selected advertisement relates to the services of a bill auditor.
 - 30 The method as defined in Claim...services to consumers, the method comprising: receiving utility service usage information from a plurality of consumers; generating individual profiles, based at least in part on the utility service usage information, for the plurality of consumers; providing information corresponding to the individual profiles to at least a first offeror of utility
 - service; and receiving an offer from...
- ...utility services, the method comprising: receiving utility service usage information from at least a first **commercial** consumar; receiving meter inf ormation on a plurality of meters associated with the f irst **commercial** consumar; providing data related to the utifity service usage information and the meter information to...
- ...bid from the first utility supplier to supply utility service to the at least first **commercial** consumar.
 - 42 The mpthod as defined in Claim 41, wherein the meter information includes the number of meters associated with the **commercial** consumar.
 - 43 The method as defined in Claim 41, wherein the meter information includes information...
- ...offer elements related to providing a first utility service to a consumar; receiving a usar **selection** of offer elements from the first set that are to be included in the offer...
- ...individual profiles for the plurafity of consumers based on information received ovar a network; providing information corresponding to the individual profiles to at least a first offeror of a first service; and receiving an offer...
- ...database and a servicas database; receiving an indication from a first customer that the first customer wants to purchase a first item

tvpe;
receiving profile information related to the first-item type...

- ...the first customer using the first termina(inverted exclamation mark);
 - based on the profile information, **selecting** a plurality of items from the item database corresponding to the first itern-type and...system, comprising:
 - a first terminal located in a store, the first terminal configured to receive <code>customer</code> profile information
 - and a customer request for information on at least a first itern-type;
 - a first computer system configured to receive **customer** profile information and the **customer request** from the first terminal, product information over a network from a product provider computer system...
- ...the product information is related to the first itern-type, and to store the received **customer profile** information, product information, and service information in at least a first database; a first module...
- ...corresponding to the service information hased on at least the customer profila information and the **customer**request;
 - a second module stored in the first computer system configured to receive at least a...
- ...defined in Claim 63, further comprising a customer relationship management module configured to provide automated marketing to the customer.
 - 65 The networked provisioning system as defined in Claim 63, further comprising...
- ...system as defined in Claim 63, further comprising an interface configuration module configured to store **customized** Web pagos for a plurality of different stores.
 - 67 The networked provisioning system as defined...
- ...customer at least one of goods and services related to the first product without the **customer asking** for information on the at least one of goods and services.
 - 69 A networked provisioning...

location and f or related travel routes;

- ...a termina(inverted exclamation mark) located in a store, the first instruction configured te receive customer profile information and a customer request for information related te at least one of a first product and a first service...
- ...first computer system, the second instruction configured te receivo information from the first terminal, including **customer profile** information and the request for information related te at least one of the first product...
- ...corresponding te the service information based en at least the customer profila information and the customer request;
 - a sixth instruction configured te provide ranking information te the first terminal; a seventh instruction...
- ...of service corresponding te the first product in responso te at least ona of the **customer requesting** information en the first product and ordering the first product; and an eighth instruction configured...map inf ormation f or the f irst

requesting the user to identify at least one of the travel routes on which the user intends to...which the user intends to utiliz9 cellular service; at least a second instruction configured to request the user to identify a travel route at least connecting to the first location on which the...

26/3,K/11 (Item 8 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. 00857311 **Image available** METHOD FOR CONDITIONAL AUCTIONS METHODE RELATIVE A DES ENCHERES CONDITIONNELLES Patent Applicant/Inventor: WILLMAN Mattias, Gardesvagen 11, S-740 82 Orsundsbro, SE, SE (Residence), SE (Nationality) YGGE Fredrik, Linnegatan 58, S-413 08 Goteborg, SE, SE (Residence), SE (Nationality) ANDERSSON Arne, Rodhakevagen 3B, S-756 52 Uppsala, SE, SE (Residence), SE (Nationality) Legal Representative: AWAPATENT AB (agent), Box 1394, S-404 28 Goteborg, SE, Patent and Priority Information (Country, Number, Date): WO 200190985 A1 20011129 (WO 0190985) WO 2001SE1093 20010517 (PCT/WO SE0101093) Application: Priority Application: US 2000205403 20000519; US 2000648326 20000825 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW (EA) AM AZ BY KG KZ MD RU TJ TM Publication Language: English Filing Language: English Fulltext Word Count: 8195 Main International Patent Class: G06F-017/60 Fulltext Availability: Detailed Description Claims Detailed Description ... on one or more subparts of the building project. In a multi-commodity auction, the bidder may want to add conditional discounts and/or additional charges or make restrictions of some kind. In... ...the art combinatorial auctions. A combinatorial auction is an auction in which bidders can express valuations not only on single

items, but on bundles of items.

For example, example 1, the...

...additional charge requests, is herein called Ilindirect bidding" which refers to the need for an **enumerative** representation of the original bid.

Summary of the Invention According to the present invention, a...

...what is sometimes referred to as llmulti attribute auctions", which essentially are auctions in which

bidders offer/ request a single item, with a number of different attributes, since for the purpose of this...

...a third step of the invention.

In said third step of the invention, the optimal selection of bid(s) is computed from, the direct formulation. In this way, the 4

invention...to the indirect formulation, wherein the discount offers or additional charges are defined by an enumeration of different possibilities, as described by the indirect bidding above.

There are no assumptions whether...

...5000 kg.

Further scope of applicability of the present invention will become apparent from the **detailed** description given hereinafter.

However, it should be understood that the **detailed** description and specific examples, while indicating preferred embodiments of the invention are given by way...

...of the invention will become apparent to those skilled in the art f rom this **detailed** description.

The present invention will become more fully understood from the **detailed** description given herein, including the accompanying drawings which are given by way of illustration only...

...the

invention, for administrating multi-commodity auctions with explicit discount and/or additional charge bids.

Detailed Description of Preferred Embodiments Generally, the method according to the present invention is outlined in...

...bids are translated by the computer program into a format suitable for the winner determination **algorithm**. According to the 7 invention, an objective function 103, together with a number of

invention, an objective function 103, together with a number of constraints...

...best bid or bids are determined by solving a winner determination problem using a, suitable algorithm 105. As will be more fully discussed below, this can be done in a variety...shown in the user interface examples of Figs. 2 and 3.

This means that the **design** of the user interface should include a limited (and optional) number of different manners in...

...the bidder intends to buy for an offered \mathbf{q}

payment. In addition to this, the **bidder** may **request** a discount if he buys for more than a certain sum. Thus, the bidder may...

...examples illustrate one general idea according to the invention, namely that the user interface is **designed** to direct the bidder to input his bid(s) in a way that allows an unambiquous translation of the bid(s) into a mathematical formulation for the **calculation** of the winning bid(s). Of course, more than one way of adding offers or...

...translated using the translation rules given below into a form suitable for a winner

determination algorithm .

The winner determination problem is here defined as the problem of finding the most preferred...

...monetary units.

In some cases finding the optimal solution is impractical even with highly optimized algorithms. Instead, the chosen combination may, for example, be taken as the best combination found after a given amount of calculating time.

According to the invention, the winner determination problem for multi-commodity auctions with explicit...rules 8 to g).

Translation rule 1.

The first translation rule is preferred when a **discount offer** condition, **defined** in terms of **value**, is translated to a linear constraint; if a seller can sell for more than a **specific value** V, a **specific discount** is **offered**.

Linear formulation.

Let d be a bina ry variable which is 0 if the discount...

...works, but setting it as low as possible often increases the computational efficiency of the **algorithm** used. If, for example, it is known that the value can never exceed V,,, C...problem expressed only

in linear terms is well adapted to be solved by integer programming algorithms implemented in computer program. Actually, the number of commodities and bids need not be very high before it is practically impossible to perform the calculations without the aid of computers.

Though the above translation rules **focused** on linear formulations, the invention is not limited to this case. other types of solvers...

...decreasing cost, with scale.)

The solution with the highest surplus is to let Entrepreneur A sign up for contract 1, and let Entrepreneur C sign up for contracts 2, 3, and 4.

Prior art method

With a.traditional combinatorial auction, all combinations that each bidder could possibly accept have to be explicitly enumerated .

As seen below this gives a large number of bids per entrepreneur.

Entrepreneur A: Bid...

...this example, bidder A also has to declare that he only accepts one of the **enumerated** bids (a so called XOR constraint is used).

-25

Al A2 A3 A4 As A6...

...the entrepreneur gets one
 or two contracts of the four possible contracts have to be
 enumerated .

B1 B2 B3 B4 Bs BG B7 Ba B9 Bio Contract 1 x x x \times ...

...linear formulation, but a similar result is obtained-with any conventional combinatorial auction winner determination algorithm .

The objective function to maximize, according to this prior art example, for solving the winner...20% discountIl, becomes impractical by use of a c.onventional method, as this requires the enumeration of some 17,000 combinations. An example system, according to the invention, for administrating multi... ...a computer network, such as the Internet. The server 110 includes a Software 113 designed to perform Claim A method for selecting a winning bid(s) of a multi-commodity auction, said auction including a possibility to... ...all bids. 9 The method according to claim 1, wherein, in the case of a offer defined in terms of value under a condition Of a minimum sale value, the condition is translated to the constraint... ...bn) 1 and bl.. b21 . . . bn are n variables representing the bids), value for the discount offer , and V is the **specific** d is a binary variable which is 0 if the discount is not used... 26/3,K/12 (Item 9 from file: 349) DIALOG(R) File 349: PCT FULLTEXT (c) 2002 WIPO/Univentio. All rts. reserv. 00852841 **Image available** COMMODITY BROKERAGE SYSTEM AND METHOD SYSTEME ET PROCEDE DE COURTAGE EN MARCHANDISES Patent Applicant/Assignee: eGREENCOFFEE COM INC, 102-D Executive Drive, Sterling, VA 20166, US, US (Residence), US (Nationality) Inventor(s): MOLEDINA Hanif H, 10835 Patowmack Drive, Great Falls, VA 22066, US, MOLEDINA Ebrahim, c/o Uneximp, P.O. Box 1205, Dubai, AE, MOLEDINA Karim, c/o Uneximp, P.O. Box 1205, Dubai, AE, VON ROEMER Bert, 5604 Southwest Parkway, #1617, Austin, TX 78735, US, FONES Andrew, 18498 Barton Creek Place, Leesburg, VA 20176, US, KENNEY Melissa, 18498 Barton Creek Place, Leesburg, VA 20176, US, MASON John Alden III, 1444 Cedar Avenue, McLean, VA 22101, US, INGLETON Christine, 14035 Southwest 91st Terrace, Miami, FL 33186, US, NAYAK Suneeth, c/o Information Management Consultants, Inc., 7915 West Park Drive, McLean, VA 22102, US, PAYNE David, c/o Information Management Consultants, Inc., 7915 West Park Drive, McLean, VA 22102, US, DAVIS Richard, c/o Information Management Consultants, Inc., 7915 West Park Drive, McLean, VA 22102, US, BAGUL Abhay, c/o Information Management Consultants, Inc., 7915 West Park Drive, McLean, VA 22102, US, MORRIS Malcolm Wall, Flat 9, 9 Campden Hill Gardens, Kensington, London W8 7AX, GB, Legal Representative: BELL Michael J (agent), Howrey Simon Arnold & White, LLP, 1299 Pennsylvania Avenue, N.W., Box 34, Washington, DC 20004-2402, US, Patent and Priority Information (Country, Number, Date): WO 200186478 A2 20011115 (WO 0186478) Patent: Application: WO 2001US12031 20010413 (PCT/WO US0112031) Priority Application: US 2000549549 20000414 Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

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French Abstract

...resultat que l'on obtiendrait par des transactions personnelles. On utilise une prime partenaire pour quantifier la relation commerciale entre les partenaires commerciaux.Le partenaire commercial qui se joint en dernier lieu a une transaction perd le droit de conclure une...

Detailed Description

... have access to the Internet is growing rapidly.

Businesses are increasingly interested in selling and $\mbox{marketing}$ products and services over the Internet, particularly via the World Wide Web ('T~"). However, the...

...conditions has the beneficial effect of ensuring that the vendor receiving the RFQ meets the **needs** of the **buyer**, it has the detrimental effect of decreasing the number of potential vendors who could meet the **needs** of the **buyer**, and decreasing the likelihood that a suitable match will be found.

An electronic cornmodity exchange...

- ...other conditions that may not be apparent to the market, or other aspects of personal **preference**. Altematively, a **buyer** of a product or a conuncity may be unwilling to do business with a particular...
- ...for a system and method that can factor the relationship preferences into the transaction, and **quantify** in direction and strength the relationship preferences of one trading partner for other trading partners...method of the present invention are particularly advantageous because they provide a systematic way for **quantifying** the relationship preferences of trading partners.

Each trading partner can specify the direction and strength...

...would have been made through a personal transaction.

A feature of the present invention is **quantifying** relationship preferences through use of a partner premiurn. that is a positive, negative, or zero...of the present invention.

Detaffed Desciiption of the Preferred Embodiments Overview

The present invention is **directed** to a commodity brokerage system and method. The system and method of the present invention...

- ...a deal that would have been made through a personal transaction. The relationship preference is quantified through use of a partner premium that is a positive, negative, or zero monetary value...program interface (API) from Microsoft Corporation, Redmond, WA ("Microsoft") that lets programmers writing Windows0, a registered trademark of the Nficrosoft Corporation, Redinond, WA, applications get access to relational and non-relational...
- ...in an HTML file that was identified as an Active Server Page (ASP). When a user requested the page from the Web site, the page sent back could

include appropriate data from...

...are typically used to add user interface functions, such as 3-D toolbars, a notepad, calculator or even a spreadsheet.

An ActiveX control is a component program object that can be...

...for any cornMonlyneeded task by an application program in the latest Windows@ and Macintosh@, a registered trademark of Apple Computer, Inc., Cupertino, CA, environments.

An animated GIF is a graphic image...

- ...can remember something about the user at a later time. Typically, a cookie records a user 's preferences when using a particular site. Using the Web's Hypertext Transfer Protocol (IMP), each. request...
 ...newsref/std/cookie-spec.html, which is herein incorporated by reference in its entirety. A detailed description of cookies, and the storage of state information, is contained in U.S. Patent...John Wiley & Sons, 1994, the entirety of which is hereby incorporated by reference. Moreover, more detailed descaptions of systems and apparatus for accomplishing encryption and decryption in computer networks are set...
- ...on the concept of "hypertext" and the transfer method known as HTTP.
 HTTP is typically **designed** to run prirnarily over TCP/IP and uses the standard Internet setup, where a server...
- ...a Web protocol developed by Netscape@ and built into its browser that encrypts and decrypts user page requests as well as the pages that are returned by the Web server. HUPS uses Netscape...
- $\dots SSL$ can use a 40-bit or 120 bit key size for the stream encryption ${\bf algorithm}$.

In general computer usage, logon is the procedure used to get access to an operating system or application, usually in a remote computer. Generally, a logon procedure requires that the user have (1) a user ID and (2) a password. Often, the user ID must conforin...price. The partner premium is a mechanism whereby personal preferences for trading partners can be quantified so that an automated process can replicate the likely outcome of personal transactions. As an...

- ...time position of 2000103. The seller is offering to make the rice available before the **buyer wants** it delivered. A storage premium could be factored into the offer price to store the...
- ... to be an unacceptable offer item into a match.

As another example, assume that a buyer is requesting delivery at the Port of New York, and a seller is offering the conuncity FOB...that the seller will be able to provide the cornmodity by the time it is needed by the buyer. If the seller cannot, then processing continues to create more bid and offer items by...information including, but not limited to, narne, ground address, valid e-mail address, phone number, user specified password, credit card or other type of financial infonnation, etc. Such a link would preferably...

... User H) for use in subsequent visits to the site.

Existing members who have already **registered** on the site, but are not automatically known by the system, are able to **register** by entering their User ID and password. Incorrect passwords or forgotten User IDs will direct...

...the option of calling the commodity brokerage system. for member support. Once a member has **registered**, they may administer their own registration information. This includes changing a password and other registration...

...associated with membership and. registration is preferably passed over a secure connection, such as SSL.

Registered members are transparently assigned a profile that holds contact information such as address, phone and...

- ...habits. Member profiles also determine how the site appears to the member, special deals, purchasing incentives, etc. In addition, real time click-stream. information. may be collected and maintained, such as
- ...a member or other web navigator enters the site to determine if they are a **registered** member. If the member has visited the site before, the system. will autornatically pull up...
- ...mark)t Columbia Supremo, Columbia UGQ own grading scale.

Crop Ye: The crop year is **designated** in a If the current month is between January and two year time period. June...this set, the deltas or deviations in time positions, quantity, and price are determined by **calculating** as follows and sorting the results.

- a (No. of matching time positions) = (Total no. of...With reference now to FIG. 4A, an exemplary web page 400 is displayed for a **registered** trading partner of the coffee brokerage system, John Smith. Web page 400 includes a navigation...
- ...page 400 functions as a user interface (U1) that has input controls to allow a **user** to **select** options, and a display whereby information is displayed. In the embodiment shown in FIG. 4A...
- ...area 410 that provides features for trading partners including, but not limited to, new features, **rewards** for referting new members to the coffee brokerage system, and **surveys** to improve the environment for coffee trading. Other features that may be, but preferably are...
- ...needs of the trading partner; and an affiliate program that allows a trading partner to **register** its own website with the coffee brokerage system.

Web page 400 includes an open bids...shipment positions shown in FIG. 4B indicate the number of delivery time positions that the **buyer** is **requesting** for the bid quantity. The terms indicate the requested shipment terms. Shipment terms preferably include...

...alerts can be deleted by the trading partner, either individually or all at once by selecting the "Select All" box in the Delete column.

By activating the Account button on tool...

...limited to the following.

Company Profile to enter information regarding the trading partner's company; User Profile to specify parameters for or customize web page 400 displayed to that trading partner; Payment Information for entering credit card or...

...of the trading partner associated with the selected match. At this point, the trading partner selecting the match will be assessed another fee, a transaction fee that is preferably higher than the initial search fee. The account detafis would preferably break down the fees to identify search fees and transaction fees. The account details would also preferably provide a daily reconciliation to display the infonnation relating to bids and offers posted, and coffee sold or bought that day.

In a particularly preferred embodiment of the...

...transact. The partner premium is a mechanism whereby personal preferences for trading partners can be **quantified** so that an autornated process can replicate the likely outcome of personal transactions.

By activating ...the present invention, activation of link 610 or link 640 and the identification of the **selected buyer** would incur the higher transaction fee desclibed above.

In one embodiment of the present invention...

- ... The Transaction Match web page preferably detafis the information (name; address; telephone; etc.) for the **buyer selected** for the seller's offer, providing the offer number and the type and quantity of...
- ...delivery schedule for the transaction. The Transaction Match web page preferably allows the seller to **review** the information for the transaction, and print the information and contract for reference.

The Transaction...

- ...and not a seller) is charged the transaction fee for a rejected transaction. In a **preferred** embodiment, a **buyer** is charged the transaction fee when the buyer accepts a transaction with a seller in... particular spot offer, similar to those shown in FIGS. 6C and 6D. Activation of the **Review** button or link shown in FIG. 7B brings up a **review** web page, an example of which is shown in FIG. 7C. The **review** web page provides a trading partner with the ability to **review** a surnmary of the entire bid or offer before it is posted. The sununary is
- ...for Seller 1 of 5 by activating a Show previous match link.

Activation of the Review button or link shown in FIG. 8B brings up a review web page, an example of which is shown in FIG. 8D. The review web page provides a trading partner with the ability to review a suminary of the entire bid or offer before it is posted. The suramary is Alternatively, the buyer could select any of matches 1 to 5 by activating the appropriate number on a Select Match...

...5 by activating a Show previous match link 950 in FIG. 9D.

Activation of the **Review** button or link shown in FIG. 9B brings up a **review** web page, an example of which is shown in FIG. 9E. The **review** web page provides a trading partner with the ability to **review** a summary of the entire bid or offer before it is posted. The surnmary is ...

...second web page, an example of which is shown in FIG. 10B for entry of ad ,ditional. information. The web page shown in FIG. 1013 would be used to enter the...user more than limited access to the homepage of system 300. For example, a web user may be required to register as a member of system 300 prior to being allowed full access. As would be...

Claim

... further
comprises:

an open bid menu item and an open offer menu item whereby the user can select to display open bids and open offers.

91 The network-based system of claim 86...

26/3,K/27 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00792486 **Image available**

File 348:EUROPEAN PATENTS 1978-2002/Jul W01

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020711,UT=20020704

(c) 2002 WIPO/Univentio

Set Items Description

Set Items Description

S9

--- ----- --------

- S1 3248 AUCTION? OR METAAUCTION? OR MULTIAUCTION? OR DUTCHAUCTION? OR ((BID OR BIDD?) AND OFFER?) OR EBAY OR E()BAY
- S2 6064 RESTAURANT? OR EATERY OR EATERIES OR BISTRO? OR CAFI OR CA-FETERIA? OR (DINING OR DINE? OR EAT?)()OUT OR STEAKHOUSE OR C-HOPHOUSE OR TEAROOM? OR TEASHOP? OR TEAHOUSE? OR COFFEEHOUSE? OR COFFEE()(SHOP? ? OR BAR OR BARS)
- 422332 CERTIFICATE? OR DISCOUNT OR COUPON? OR VOUCHER? OR FREEBIE?
 ? OR DISCOUNT OR (PRICE OR EXPENSE? OR FEE OR FEES OR CHARG?
 OR OUTLAY?)(2N)(ABATE? OR CONCESSION? OR REDUC? OR DEDUCT? OR SET(1W)OFF OR BREAK?) OR FREE
- S4 1193174 PREDETERMINED OR PREDEFINED OR PRESELECT? OR DEFINED OR SPECIFI? OR DESIGNAT? OR SELECT? OR DEMAND?
- S5 181328 S4(5N)(TIME OR PERIOD? ? OR INTERVAL? OR INTERLUDE? OR DURATION? OR DAY? ? OR WEEK? ? OR MONTH? ? OR TIMESPAN? ? OR TIMEFRAME?)
- §6 186016 S4(5N)(VALUE OR WORTH OR AMOUNT? ?)
- \$7 254695 IDENTIFICATION? OR IDENTIFIER? OR ID OR INDICATOR? 937 (WINN? OR VICTOR? OR SUCCESSFUL?)(2N)(BIDDER? OR CUSTOMER? OR CONSUMER? OR PATRON? OR CLIENT? OR SUBSCRIBER?)
 - 263382 REGISTER? OR ENROLL? OR SIGN()(UP OR ON) OR ENLIST? OR JOIN OR JOINING OR JOINED
- S10 519639 (PERSONAL OR PRIVAT? OR DETAILED OR INDIVIDUAL? OR DEMOGRA-PHIC?)(3N)(INFO OR INFORMATION OR PARTICULARS OR DATA OR DETA-IL? OR CHARACTERISTIC?)
- S11 68926 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?)(3N)(PREFERENCE? OR WANT? OR REQUIR E? OR NEED? OR DESIRE? OR IMPERATIV? OR TASTE OR TASTES OR PSYCHOGRAPHIC? OR PROFILE? OR PROFILING)
- S12 36573 INCENTIVE? OR MOTIVAT? OR ENTICE? OR ENTICING OR PERSUA? OR STIMULUS OR STIMULI? OR TEMPT?
- S13 11615 AWARD? OR REWARD? OR LOYALTY()POINTS OR PERKS OR PERQUISIT? OR BONUS? OR PRIZE?
- S14 439783 SURVEY? OR POLL? OR EVALUATION? OR APPRAISAL? OR CANVAS OR CANVASS? OR RESEARCH? OR ANALYZ? OR ANALYS? OR QUANTIFY? OR Q-UANTIFI?
- S15 301607 AD OR ADS OR ADVERTIS? OR ADVERTIZ? OR ADVERT? ? OR PUBLIC-I? OR COMMERCIAL? ? OR MARKETING OR PROMOT?
- S16 1008582 SELECTION OR SELECTING OR CHOSEN OR CHOSE OR CHOOS? OR DIR-ECTED OR DIRECTING OR TARGET? OR AIMED OR AIMING OR POINTED OR POINTING OR DESIGN OR DESIGNED OR DESIGNAT? OR FOCUSED OR FO-CUSING OR NICHE OR PINPOINT? OR CUSTOM!?
- 7293 SEARCHAB? OR (SEARCH? OR RETRIEV?)(1W)(FEATURE? OR FUNCTION? OR BOX OR FORM? ? OR CAPABL? OR CLICK()ON) OR GET()FUNCTION? ?
- S18 2570 (CHAT?? OR CHATTING)()(ROOM? OR WINDOW?) OR VRML OR (INTE-RACTIVE? OR INSTANT OR REALTIME OR REAL()TIME OR TEXT)(2N)((D-ISCUSS? OR CONFERENC??? OR MESSAGE)()BOARD?) OR DATACONFERENC-

??? OR IRC

- S19 502934 S14 OR ASSESS? OR JUDG? OR CENSOR??? OR REVIEW? OR CRITIQUE? OR RATING? OR OPINION? OR LIKE?(2N)DISLIKE?
- 68772 (USER? OR PURCHASER? OR BUYER? OR CUSTOMER? OR CONSUMER? OR BIDDER? OR SUBSCRIBER?)(3N)(DEFINED OR SPECIFIED OR DESIGNATED OR PREFERRED OR CHOSEN OR CHOICE? OR CHOOS? OR SELECT? OR DEMAND? OR REQUEST? OR ASKED OR ASKING OR INQUIR?)
- S21 313229 CALCULAT? OR ALGORITHM? OR VALUAT? OR ENUMERAT? OR COMPUT? NOT COMPUTER?
- S22 959081 S5 OR S6 OR PARAMETER? OR PARTICULARS OR DETAILS OR LOCATI-ON? OR PLACE??
- S23 52 S1(S)S2
- S24 2021 (S1 OR S2)(S)(S3 AND (S5 OR S6) AND (S8 OR S9 OR S10 OR S11 OR S12 OR S13 OR S15 OR S16 OR S17 OR S18 OR S19 OR S20 OR S-21))
- S25 87 ((S1 OR S2)(20N)(S3(10N)S22)) AND (S8 OR S9 OR S10 OR S11 OR S12 OR S13 OR S15 OR S16 OR S17 OR S18 OR S19 OR S20 OR S2-1)
- S26 47 S25 AND IC=G06F-017/60
- S27 40 (S1 OR S2)(S)(S20(10N)S22) AND S12 AND S13 AND (S16(10N)(V-ALUE OR WORTH OR AMOUNT? ? OR S3))

23/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Methods and systems for context-aware policy determination and enforcement Verfahren und System fur Kontextbewussten Bestimmung und Durchfuhrung eines Richtlinien

Methode et Systeme pour la determination et l'execution d'une politique

23/TI/2 (Item 2 from file: 348)
DIALOG(R) File 348: (c) 2002 European Patent Office. All rts. reserv.

System and method for context- and location dependent adaptation of applications resident on mobile terminals for use in vehicles

System und Verfahren zur kontext- und positionsabhangigen Anpassung von Anwendungen auf mobilen Endgeraten zum Einsatz in Fahrzeugen

Systeme et procede pour l'adaptation d'applications dependantes du contexte et de la position dans des terminaux mobiles utilises dans des vehicules

23/TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

System and method for grouping and selling products or services System und Verfahren zum Gruppieren und Verkaufen von Produkten und Dienstleistungen

Systeme et procede pour le groupement et la vente de produits ou de services

23/TI/4 (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

Illuminated marine advertising vessel Beleuchtetes Werbungsboot Bateau publicitaire eclaire

23/TI/5 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING, AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS

PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES

23/TI/6 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ONLINE DIRECT SETTLEMENT SYSTEM AND THE METHODS THEREOF SYSTEMES DE REGLEMENT DIRECT EN LIGNE ET PROCEDES ASSOCIES

23/TI/7 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

GLOBAL COMPUTER NETWORK BASED RESERVATION SYSTEM SYSTEME DE RESERVATION REPOSANT SUR UN RESEAU INFORMATIQUE MONDIAL

23/TI/8 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS AND METHODS AGENT GESTIONNAIRE DE TRANSACTIONS UNIVERSEL, SYSTEMES ET PROCEDES

23/TI/9 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

BRANDED CHANNEL CANAL A MARQUE

23/TI/10 (Item 6 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR PHYSICALS COMMODITY TRADING SYSTEME ET PROCEDE POUR NEGOCIER DES MARCHANDISES REELLES

23/TI/11 (Item 7 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS AND PROCESSES FOR MEASURING, EVALUATING AND REPORTING AUDIENCE RESPONSE TO AUDIO, VIDEO, AND OTHER CONTENT SYSTEMES ET PROCEDES PERMETTANT DE MESURER, D'EVALUER ET DE RENDRE COMPTE

DE LA REACTION DU PUBLIC A UN CONTENU AUDIO, VIDEO OU AUTRE

23/TI/12 (Item 8 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND MEDIUM FOR FACILITATING TRANSACTIONS OVER A NETWORK SYSTEME, PROCEDE ET SUPPORT FACILITANT DES TRANSACTIONS SUR UN RESEAU

23/TI/13 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROVIDING A FINANCIAL ANALYSIS OF AN ENHANCED WIRELESS COMMUNICATIONS SERVICE

PROCEDE ET SYSTEME PERMETTANT DE DRESSER L'ANALYSE FINANCIERE D'UN SERVICE PERFECTIONNE DE COMMUNICATIONS SANS FIL

23/TI/14 (Item 10 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ORDERING, CUSTOMIZING, PACKAGING AND COORDINATING THE MANUFACTURING AND PLACEMENT OF ADVERTISEMENTS ON PACKAGING

PROCEDE ET SYSTEME POUR COMMANDER, PERSONNALISER, CONDITIONNER ET COORDONNER LA PRODUCTION ET LA MISE EN PLACE DE PUBLICITES SUR DES EMBALLAGES

23/TI/15 (Item 11 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CONDUCTING A BIDDING SESSION PROCEDE ET DISPOSITIF PERMETTANT DE CONDUIRE UNE SESSION D'ENCHERES

23/TI/16 (Item 12 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEME, APPAREIL ET PROCEDE POUR ENVOYER DES SALUTATIONS A TRAVERS UN RESEAU INTERACTIF DE COMMUNICATIONS

23/TI/17 (Item 13 from file: 349)

DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, APPAREIL ET PROCEDES POUR MESSAGES DE VOEUX DANS DES RESEAUX DE COMMUNICATION INTERACTIVE

23/TI/18 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, APPAREILS ET METHODES PERMETTANT DE FAIRE PASSER DES SALUTATIONS DANS DES RESEAUX DE COMMUNICATION

23/TI/19 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, APPAREILS ET PROCEDES PERMETTANT DE FAIRE PASSER DES SALUTATIONS DANS DES RESEAUX DE COMMUNICATION INTERACTIFS

23/TI/20 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR INFORMING A USER WHERE TO OBTAIN A PRODUCT AND COMMUNICATION SYSTEM EMPLOYING SAME

METHODE INDIQUANT A UN UTILISATEUR COMMENT SE PROCURER UN PRODUIT ET SYSTEME DE COMMUNICATION Y RELATIF

23/TI/21 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, DISPOSITIFS ET PROCEDES DESTINES A TRANSMETTRE DES CARTES DE VOEUX DANS DES RESEAUX DE COMMUNICATION INTERACTIVE

23/TI/22 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A NEGOTIATION PROTOCOL USING A THIRD-PARTY INFORMATION ESCROW PROTOCOLE DE NEGOCIATION UTILISANT UN BLOCAGE DES TITRES D'INFORMATION ENTRE LES MAINS D'UN TIERS

23/TI/23 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR MANUFACTURING AND DISTRIBUTING WET WIPES
PROCEDE DE FABRICATION ET DE DISTRIBUTION DE LINGETTES HUMIDES

23/TI/24 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD OF CONDUCTING OPEN SURVEY THROUGH A DATA COMMUNICATIONS NETWORK

SYSTEME ET PROCEDE DESTINES A EFFECTUER UNE ENQUETE OUVERTE VIA UN RESEAU DE COMMUNICATION DE DONNEES

23/TI/25 (Item 21 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

VOICE-INTERACTIVE MARKETPLACE PROVIDING TIME AND MONEY SAVING BENEFITS AND REAL-TIME PROMOTION PUBLISHING AND FEEDBACK

MARCHE VOCAL INTERACTIF APPORTANT DES AVANTAGES PERMETTANT D'ECONOMISER DU TEMPS ET DE L'ARGENT ET FOURNISSANT UNE PUBLICATION DE PROMOTION ET UNE RETROACTION EN TEMPS REEL

23/TI/26 (Item 22 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR CONDUCTING INTERACTIVE BUSINESS PROCESSES AND COMMUNICATIONS

PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER DES TRANSACTIONS ET DES COMMUNICATIONS COMMERCIALES INTERACTIVES

23/TI/27 (Item 23 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

DIRECTORY ASSISTANCE SYSTEM CAPABLE OF PROVIDING TELEPHONIC CONCIERGE SERVICES

SYSTEME D'ASSISTANCE-ANNUAIRE SUSCEPTIBLE DE FOURNIR DES SERVICES TELEPHONIQUES DE TYPE CONCIERGE

23/TI/28 (Item 24 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR GROUPING AND SELLING PRODUCTS OR SERVICES
SYSTEME ET PROCEDE SERVANT A REGROUPER ET A VENDRE DES PRODUITS ET DES
SERVICES

23/TI/29 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR BUYING AND SELLING WINE PROCEDE ET SYSTEME D'ACHAT ET DE VENTE DE VIN

23/TI/30 (Item 26 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PURPOSE-BASED ADAPTIVE RENDERING INTERPRETATION ADAPTATIVE FONDEE SUR DES BUTS

23/TI/31 (Item 27 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A NETWORK BASED INFORMATION DISTRIBUTION SYSTEM USING URL ADDRESSES SYSTEME DE DISTRIBUTION D'INFORMATIONS SUR RESEAU UTILISANT DES ADRESSES URL

23/TI/32 (Item 28 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERNET GROUP POOLING SYSTEM AND METHOD WITH CONSUMER INTERACTIVITY
PROCEDE ET SYSTEME DE MISE EN COMMUN DE GROUPES SUR INTERNET AVEC
INTERACTIVITE DES CONSOMMATEURS

23/TI/33 (Item 29 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

INTEGRATED COMMERCE ENVIRONMENT (ICE) - A METHOD OF INTEGRATING OFFLINE AND ONLINE BUSINESS

ENVIRONNEMENT DE COMMERCE INTEGRE (ICE) UN PROCEDE D'INTEGRATION D'ENTREPRISE HORS LIGNE ET EN LIGNE

23/TI/34 (Item 30 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

CONFIGURABLE ADVERTISING IN A WIRELESS COMMUNICATION NETWORK PUBLICITE CONFIGURABLE DANS UN RESEAU DE COMMUNICATION SANS FIL

23/TI/35 (Item 31 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS TO LINK A NETWORK OF LIVE CAMERAS PROCEDE ET APPAREIL PERMETTANT DE RELIER UN RESEAU DE CAMERAS EN DIRECT

23/TI/36 (Item 32 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD AND SYSTEM FOR COMMUNICATING TARGETED INFORMATION PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER DES INFORMATIONS CIBLEES

23/TI/37 (Item 33 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERNET PURCHASING AND ORDER FULFILLMENT SYSTEM
SYSTEME D'ACHAT ET D'EXECUTION DE COMMANDES SUR INTERNET

23/TI/38 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ELECTRONIC MARKET MAKER OF ELECTRONIC ATTENTION
DISPOSITIF ELECTRONIQUE COMMERCIAL SERVANT A ATTIRER L'ATTENTION

23/TI/39 (Item 35 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND COMPUTER READABLE MEDIUM CONTAINING INSTRUCTIONS FOR EVALUATING AND DISSEMINATING INVESTOR PERFORMANCE INFORMATION
SYSTEME, PROCEDE ET SUPPORT LISIBLE PAR ORDINATEUR, CONTENANT DES INSTRUCTIONS SERVANT A EVALUER ET A DIFFUSER DES INFORMATIONS DE PERFORMANCES REALISEES PAR DES INVESTISSEURS

23/TI/40 (Item 36 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

CONTINGENCY-BASED OPTIONS AND FUTURES FOR CONTINGENT TRAVEL ACCOMMODATIONS OPTIONS ET OPERATIONS A TERMES REPOSANT SUR DES FAITS IMPREVUS DESTINES A DES LOGEMENTS DE VOYAGES IMPREVUS

23/TI/41 (Item 37 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

LOCATION ENHANCED INFORMATION DELIVERY SYSTEM
SYSTEME AMELIORE DE DISTRIBUTION D'INFORMATIONS DE LOCALISATION

23/TI/42 (Item 38 from file: 349)

DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

WIRELESS LOCATION SYSTEM SYSTEME DE LOCALISATION SANS FIL

23/TI/43 (Item 39 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR MANAGING MULTIPLE ON-LINE VENDORS THROUGH A REVERSE FRANCHISE

PROCEDE ET APPAREIL DE GESTION EN LIGNE PAR FRANCHISE INVERSE DE PLUSIEURS VENDEURS

23/TI/44 (Item 40 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

AUTOMATED TRANSACTION SYSTEM AND METHOD OF USING SAME SYSTEME DE TRANSACTION AUTOMATIQUE ET SON PROCEDE D'UTILISATION

23/TI/45 (Item 41 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

TECHNIQUES FOR PERFORMING A DATA QUERY IN A COMPUTER SYSTEM
TECHNIQUES D'EXECUTION D'UNE DEMANDE DE DONNEES DANS UN SYSTEME
INFORMATIQUE

23/TI/46 (Item 42 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

MEDIUM INDEPENDENT ELECTRONIC COMMERCE SYSTEM AND METHOD SYSTEME ET PROCEDE DE COMMERCE ELECTRONIQUE INDEPENDANT DU SUPPORT DE COMMUNICATION

23/TI/47 (Item 43 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROVIDING A USER WITH INTEGRATED INTERACTIVE ACCESS TO PRODUCTS AND SERVICES

METHODE ET SYSTEME PERMETTANT DE FOURNIR A UN UTILISATEUR L'ACCES INTERACTIF INTEGRE A DES PRODUITS ET SERVICES

23/TI/48 (Item 44 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR ENCOURAGING COMPETITIVE PARTICIPATION IN AN AUCTION SYSTEME ET PROCEDE POUR ENCOURAGER LA PARTICIPATION CONCURRENTIELLE A UNE VENTE AUX ENCHERES

23/TI/49 (Item 45 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM AND METHOD FOR AUTOMATED WEB SITE LAUNCHING BASED ON USER-DEFINED PREFERENCES

SYSTEME ET PROCEDE PERMETTANT DE LANCER AUTOMATIQUEMENT UN SITE WEB EN FONCTION DES PREFERENCES DEFINIES PAR UN UTILISATEUR

23/TI/50 (Item 46 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

MAKING A RESERVATION OVER THE INTERNET WHERE THE USER IS CONNECTED TO A

DESTINATION BASED TRAVEL AGENT
RESERVATION VIA INTERNET PAR CONNEXION AVEC UN AGENT DE VOYAGE EN FONCTION
DE LA DESTINATION

23/TI/51 (Item 47 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ENERGY CONSERVATION IN A COMMUNICATION SYSTEM PROCEDE ET APPAREIL POUR LA CONSERVATION D'ENERGIE DANS UN SYSTEME DE RADIOCOMMUNICATIONS

23/TI/52 (Item 48 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTRODUCTION SYSTEM FOR LOCATING COMPATIBLE PERSONS SYSTEME DE RENCONTRE SERVANT A LOCALISER DES PERSONNES COMPATIBLES 23/3,K/15 (Item 11 from file: 349) DIALOG(R)File 349:PCT FULLTEXT

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00850766 **Image available**

METHOD AND APPARATUS FOR CONDUCTING A BIDDING SESSION PROCEDE ET DISPOSITIF PERMETTANT DE CONDUIRE UNE SESSION D'ENCHERES Patent Applicant/Assignee:

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Legal Representative:

WHITE Grady L (agent), Covington & Burling, 1201 Pennsylvania Avenue, NW, Washington, DC 20044-2401, US,

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200184448 Al 20011108 (WO 0184448)

Application:

WO 2001US14303 20010503 (PCT/WO US0114303)

Priority Application: US 2000201742 20000504

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 13842

Fulltext Availability: Detailed Description

Detailed Description ... best sale price.

Still another feature of the present invention is its ability- to provide **bidding** sessions for a bundle of diverse products with price transparency for selected items. There are...

- ...of related but slightly different products or services from a single supplier (e.g., a **restaurant** wishing to purchase a variety of produce items, or a corporation wishing to purchase a...
- ...product and an extremely high price on a related but different product. Conducting an online **bidding** session for multiple products simultaneously and providing price transparency for each major product can, in...
- ...to a lower overall price for the entire bundle because the price tra-nsparency forces bidders to bid in a manner that achieves the lowest overall price. Conversely, conducting an online bidding session for multiple products with price transparency can, in most cases, help a seller sell...
- ...of related goods or services at the highest overall price because the price transparency forces **bidders** to **bid** in a manner that achieves the highest overall price for the entire bundle.

lt is...

23/3,K/30 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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```
**Image available**
00811431
PURPOSE-BASED ADAPTIVE RENDERING
INTERPRETATION ADAPTATIVE FONDEE SUR DES BUTS
Patent Applicant/Assignee:
  DORADO NETWORK SYSTEMS CORPORATION, 355 Princeton Avenue, Half Moon Bay,
    CA 94019, US, US (Residence), US (Nationality), (For all designated
    states except: US)
Patent Applicant/Inventor:
  EHRING Dan, 130 Cypress Point, Half Moon Bay, CA 94019, US, US
    (Residence), US (Nationality), (Designated only for: US)
  CARPENTER Robert, 355 San Juan Avenue, El Granada, CA 94018, US, US
    (Residence), US (Nationality), (Designated only for: US)
  WYMAN Matthew E, 810 Loma Prieta Drive, Aptos, CA 95003, US, US
    (Residence), US (Nationality), (Designated only for: US)
  LEIFKER Daniel B, 276-A Douglas Street, San Francisco, CA 94114, US, US
    (Residence), US (Nationality), (Designated only for: US)
  PIECH Michael, 1610 Sutter Street, Apt #406, San Francisco, CA 94109, US,
    US (Residence), US (Nationality), (Designated only for: US)
  CARTER Brian, -, US, US (Residence), US (Nationality), (Designated only
    for: US)
Legal Representative:
  CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP,
    1400 Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
                        WO 200145018 A1 20010621 (WO 0145018)
                        WO 2000US34378 20001215 (PCT/WO US0034378)
  Application:
  Priority Application: US 99466541 19991217
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  ((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16264
Fulltext Availability:
  Detailed Description
Detailed Description
... users to customize web pages with desired news and sports categories,
  stock quotes, local weather, restaurant and movie listings, and various
  other personal selections. Such sites provide users with a personalized,
  yet automated, experience. Yet, although many of these sites offer
  online shopping services and access to various specialized databases,
  they do not apply a personalized...
               (Item 28 from file: 349)
 23/3,K/32
DIALOG(R) File 349: PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.
00796221
            **Image available**
INTERNET GROUP POOLING SYSTEM AND METHOD WITH CONSUMER INTERACTIVITY
PROCEDE ET SYSTEME DE MISE EN COMMUN DE GROUPES SUR INTERNET AVEC
    INTERACTIVITE DES CONSOMMATEURS
Patent Applicant/Assignee:
  ONLINECHOICE COM, One North Shore Center, Suite 220, Pittsburgh, PA 15212
    , US, US (Residence), US (Nationality)
Inventor(s):
  CHOPRA Sanjay, 348 Warrick Drive, Mars, PA 16046, US,
  COHEN Marshall, 4104 John Trammell Court, Fairfax, VA 22030, US,
  KIRKENDALE William H, 3692 Yorktown Village Pass, Annandale, VA 22003, US
```

Legal Representative:

MUHA Robert A (et al) (agent), Kirkpatrick & Lockhart LLP, Henry W. Oliver Building, 535 Smithfield Street, Pittsburgh, PA 15222-2312, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200129729 A2 20010426 (WO 0129729)

Application: WO 2000US28199 20001012 (PCT/WO US0028199)

Priority Application: US 99420623 19991020

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 3544

Fulltext Availability: Detailed Description

Detailed Description

... of the - 4 system of the present invention (the Internet website owner) the authority to bid power contracts on their behalf while allowing the consumers to retain control of the bidding process through the use of consumer interaction within the system. The consumers receive volume discounts...present invention can be extended to other industries such as, for example, the airline, legal, auction, automotive, banking, business, computer, ecology, io education, election, entertainment, finance, gambling, natural gas, gift, healthcare, home loan, insurance, Internet, investment, 'ob, loan, nutrition, restaurant, real estate, retirement, shopping, technology, telephone, toy, university, vacation, weight loss, and wine areas, fields...

23/3,K/36 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00783283 **Image available**

A METHOD AND SYSTEM FOR COMMUNICATING TARGETED INFORMATION PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER DES INFORMATIONS CIBLEES Patent Applicant/Assignee:

UNDERWRITERS DIGITAL RESEARCH INC, 28 Bayside Drive, Atlantic Highlands, NJ 07716, US, US (Residence), US (Nationality)

Inventor(s):

KOOPERSMITH Jeff, 28 Bayside Drive, Atlantic Highlands, NJ 07716, US, Legal Representative:

LEVI Joseph E (agent), Clifford Chance Rogers & Wells LLP, 200 Park Avenue, New York, NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116831 A1 20010308 (WO 0116831)

Application: WO 2000US23025 20000822 (PCT/WO US0023025)

Priority Application: US 99385200 19990830

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English Filing Language: English Fulltext Word Count: 18537

Fulltext Availability: Detailed Description

```
Detailed Description
... month or more) buy food from a greengrocer?
 Butcher shop?
  Deli?
  Bakery or pastry shop?
          shop ?
  Do you use coupons at the grocery?
  How about other shopping -- how often do you...
 23/3,K/38
               (Item 34 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.
00767608
            **Image available**
ELECTRONIC MARKET MAKER OF ELECTRONIC ATTENTION
DISPOSITIF ELECTRONIQUE COMMERCIAL SERVANT A ATTIRER L'ATTENTION
Patent Applicant/Assignee:
  COLORSTAMPS INC, 2 North Second Street, Suite 900, San Jose, CA 95113, US
    , US (Residence), US (Nationality)
Inventor(s):
  SHI Chenyang Victor, 455 Crescent Avenue, Apartment 49, Sunnyvale, CA
    94087, US,
  ZHANG Yu Alex, 141 Del Medio Avenue, Apartment 327, Mountain View, CA
    94040, US,
  ZHANG Dan, 707 Continental, Suite 718, Mountain View, CA 94040, US,
  LI Jianwen, 455 Crescent Avenue, Sunnyvale, CA 94084, US,
Legal Representative:
  LYON & LYON LLP (agent), Mei, Peter C., 633 West Fifth Street, Suite
    4700, Los Angeles, CA 90071-2066, US,
Patent and Priority Information (Country, Number, Date):
                        WO 200101217 A2-A3 20010104 (WO 0101217)
  Patent:
                        WO 2000US17364 20000622 (PCT/WO US0017364)
  Application:
  Priority Application: US 99141438 19990629; US 99161459 19991025; US
    2000505351 20000216
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17317
Fulltext Availability:
  Detailed Description
Detailed Description
... for enhanced value.
  As a receipt, the quantity, face value and design of a stamp offered to
```

As a receipt, the quantity, face value and design of a stamp **offered** to a web surfer reflect the number of click-throughs the web surfer achieved in...

...and/or trading credit. One could exchange the stamp for cash, or goods or services **offered** by designated merchants. For example, the stamp could be made redeemable for a particular brand of soda or at a particular chain of **restaurants**. In this way, the stamp itself becomes a promotional tool. As a collectible, the stamp...

23/3,K/48 (Item 44 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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```
**Image available**
SYSTEM AND METHOD FOR ENCOURAGING COMPETITIVE PARTICIPATION IN AN AUCTION
SYSTEME ET PROCEDE POUR ENCOURAGER LA PARTICIPATION CONCURRENTIELLE A UNE
   VENTE AUX ENCHERES
Patent Applicant/Assignee:
  WALKER DIGITAL LLC,
  WALKER Jay S,
  VAN LUCHENE Andrew S,
  TEDESCO Daniel E,
Inventor(s):
  WALKER Jay S,
  VAN LUCHENE Andrew S.
  TEDESCO Daniel E,
Patent and Priority Information (Country, Number, Date):
                        WO 200041108 A1 20000713 (WO 0041108)
                        WO 99US23901 19991014 (PCT/WO US9923901)
  Application:
  Priority Application: US 98223901 19981231
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ
  MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ
  CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 11034
Fulltext Availability:
  Claims
... medium encoded with processing instructions for
  implementing a method for providing a penalty to a bidder participating
  in an auction ,
  the method comprising:
  identifying a product subject to bidding during an auction session;
  receiving a bid for the product from a bidder during the auction
  session; determining, based on a penalty rule, whether the bidder is to
  receive a penalty;
  and if the bidder is to receive the penalty:
  transmitting, to the bidder, an indication that the bidder is to
  receive the
  penalty
  /11
  V(@ 100
  BIDDER
          BIDDER
  TERMINAL 9 0 9 TERMINAL
  110 110
  THIRD PAYMENT
  PARTY NETWORK PROCESSING
  TERMINAL 104 SERVER
  106 108
  AUCTION
  SERVER
  102
  FIG, 1
  / 11
  102
  RAM ROM CLOCK
  202 204 206
  PROCESSOR
  200 TO/FROM
  BIDDERS 1 1 01
  L COMMUNICATION PAYMENT
  PORT PROCESSING
  208 SERVER108,
  210 AND THIRD PARTY
  TERMINAL 106
  AUCTION INVENTORY
```

```
DATABASE 212
 URRENT AUCTION
 BASE 2
  BIDDER DATABASE
  OFFER RULES
 DATABASE 21
 REWARD RULES
 BASE 2
 PROGRAM
 222
 FIG, 2
 212
            AUCTIONED OPEN CLOSE N
 ID ITEM TIME/DATE TIME/DATE STA
 300 302 303 304
...00 AM 1/1 /99 12:00 PM 1/1/99
 FIG, 3
 /11
 214
  AUCTION
           BIDDER
                    BID TIME
 ID ID AMOUNT RECEIVED
 400 402 404 406
 123 MALWG01B $450.00 11:36...
...1/99
 123 DOEQ29J $135.00 9: 1 0 AM 1/1 /99
 FIGs 4
  BIDDER HISTORIC BIDDER FINANCIAL C(
 ID PARTICIPATION NAME ACCOUNT INF(
 LEVEL IDENTIFIER
 MO 502 @04 506
 DOEQ29J 5...3333-3333 CIT
 STEZD12K 6 STEVEJOHNSON 7777 8 PR(
 7777-7777 TOV
 FIG, 5
 218
  AUCTION REQUIRED OFFER
                             OFFER
 ID CONDITIONS MESSAGE RECIPIENT
 RULES
 600 602 604 606
 NO BIDS "MAKE THE NEXT BID AND ALL PARTICIPANTS
 123 RECEIVED WITHIN WE'LL GIVE YOU A $10 IN CURRENT
 30 MINUTES REBATE CREDITED TO YOUR AUCTION DATABASE
 FINANCIAL ACCOUNT"
 HIGH BID < $300.00 "MAKE THE NEXT BID AND TOP 5 BIDDERS IN
 123,124 AFTER 3RD HOUR WE'LL GIVE YOU $15 TOWARDS CURRENT AUCTION
 OF AUCTION THE NEXT BID THEREAFTER" DATABASE
 "MAKE THE NEXT BID
 OVER $500 AND
 124 HIGH BID < $450.00 FIRST BIDDER
 WE'LL GIVE YOU A FREE
 CLOCK-RADIO"
 FIG, 6
 REWARD REWARD REWARD RULES
 IDENTIFIER SUPPLIER DESCRIPTION
 700 702 704
 21 AUCTIONEER $15.00 TOWARD - AUCTIONED PRODUCT = PR(
                  BIDDER MUST EXCEED CURREN
 SUBSEQUENT BID
 - AUCTIONED PRODUCT = PRC
 22 THIRD PARTY $50 TOWARDS OFFER
                                     BIDDER MUST AGREE TO USE Tf
 INSURER IF THEY ARE THE WINNI
 WARRANTEE ON AUCTION - AUCTIONED PRODUCT = PRC
                 BIDDER MUST SUBMIT > 5 E
 23 AUCTIONEER
 PRODUCT
 CURRENT AUCTION
```

```
- AUCTIONED PRODUCT = PRC
24 AUCTIONEER FREE DIGITAL WATCH BIDDER MUST HAVE SUBMITTED A7
THAT PROGRESSIVELY INCREAS
25 AUCTIONEER $10.00 REBATE CREDITED BIDDER MUST HAVE RESPONDED
TO FINANCIAL ACCOUNT WITH SUBSEQUENT BID WITHIN @
26 AUCTIONEER FREE CLOCK-RADIO BIDDER MUST HAVE BEEN THE F1@
WINNING BID MUST BE >
27 AUCTIONEER $50.00 GIFT CERTIFICATE - BIDDER MUST HAVE PARTICIF
TO RESTAURANT A > 1 0 PREVIOUS AUCTO
$10.00 REBATE CREDITED - BIDDER MUST EXCEED CURREN
28 AUCTIONEER TO FINANCIAL ACCOUNT - NO BID MUST HAVE BEEN PREVIOUI
FOR 30 MINUTES AFTER THE PRE
FIG, 7
/11
RETRIEVE REQUIRED AUCTION 800
CONDITIONS IN OFFER
RULES DATABASE 802
RETRIEVE CURRENT AUCTION DATA
FROM CURRENT AUCTION DATABASE
804
DOES
ION DATA SATISFY NO END
REOUIRED AUCTION
ONDITIONS?
RETRIEVE OFFER RECIPIENT RULES
FROM OFFER RULES DATABASE
IDENTIFY QUALIFYING RECIPIENTS IN
CURRENT AUCTION DATABASE AND/OR
BIDDER DATABASE 810
IDENTIFY QUALIFYING RECIPIENTS'CONTACT
INFORMATION AND/OR FINANCIAL ACCOUNT NO
INFORMATION IN BIDDER DATABASE 812
TRANSMIT OFFER MESSAGE TO QUALIFYING MEET OF
RECIPIENTS VIA COMMUNICATION PORT 814 EQUIREM I S
YES
ASSIGN OFFERED REWARD
TO THE BIDDER
818
FIG, 8
/ 11
RECEIVE BID INFORMATION FROM REMOTE
BIDDER VIA COMMUNICATION PORT
900 902
AUCTION NO
YES
HAVE SUFFICIENT CREDI D
KE ? NO
YES
> NO APPLY
CURRENT HIGH BID ? PENALTY TO
BIDDER
909
YES
ENTER BID INFORMATION IN
CURRENT AUCTION DATABASE
910
IDENTIFY REWARD RULES CORRESPONDING
TO CURRENT AUCTION IN REWARD
RULES DATABASE 912
PROVIDE YES ID QUALIFY IBIDDE F NO
REWARD 916 REWARD?
914
FIGs 9
/11
1000 RECEIVE BID INFORMATION FROM
```

```
A FIRST REMOTE BIDDER VIA
  COMMUNICATION PORT 1002
  AUCTION OPEN? NO
  HAVE SUFFICIENT CREDI
  O MAKE BID
  YES
  PENALTY
  > NO ASSESED
 CURRENT HIGH BID ? AGAINST
  BIDDER
  1009
  ENTER BID INFORMATION AND
  TIME/DATE RECEIVED IN CURRENT
  AUCTION DATABASE 1010
  EXECUTE REWARD OFFERING METHOD
  TO FIG. 1013
  FIG, 10A
  FROM FIG. 10A
  RECEIVE BID INFORMATION FROM
 A SECOND REMOTE BIDDER VIA
  COMMUNICATION PORT 1014
  N OPEN? NO
  IDDER HAVE SUFFICIE T CR NO
  0 MAKE BID ?
  01
  RE PENALTY
  BID >CURR T NO ASSESED
  Hi BI AGAINST
  BIDDER
  1021
  IDENTIFY CORRESPONDING REWARD
  RULES IN REWARD RULES DATABASE ALONG
  WITH TIME/DATE RECEIVED 1022
  PROVIDE YES R CE VED BID ALIFY NO
  REWARD SECOND BIDDER
  1026 FOR REWARD?
  FIG, 10B
  INTERNATIONAL SEARCH REPORT Interim MApplicationmo
  PCT/US 99/23901
 A...v of tw felftarit Panag" Relevant to dalm No.
  A KUMAR M ET AL,: "Internet AUCtions " L50954,
  PROCEEDINGS OF THE 3RD USENIX WORKSHOP ON 59-66
  ELECTRONIC COMMERCET
  31 August 1998...
23/3,K/49
              (Item 45 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.
           **Image available**
00563427
SYSTEM AND METHOD FOR AUTOMATED WEB SITE LAUNCHING BASED ON USER-DEFINED
   PREFERENCES
SYSTEME ET PROCEDE PERMETTANT DE LANCER AUTOMATIQUEMENT UN SITE WEB EN
   FONCTION DES PREFERENCES DEFINIES PAR UN UTILISATEUR
Patent Applicant/Assignee:
  ETOUR INC,
Inventor(s):
  BARNETTE James R,
  CARRANO Richard,
  BONNETT Jennifer,
  LANZONE James R,
  ZOU Yong,
Patent and Priority Information (Country, Number, Date):
  Patent:
                        WO 200026800 A1 20000511 (WO 0026800)
                        WO 99US25839 19991102 (PCT/WO US9925839)
  Application:
  Priority Application: US 98106663 19981102
```

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English Fulltext Word Count: 8437

Fulltext Availability:
Detailed Description

Cooking...

Detailed Description
... Finanee3
Career/Employment Real Estate Taxes
Home/Mortgage Retirement
Insurance Stocks/Bonds/Options
Hobbies
Antiques Eating Out Pets/Animals
Automobiles/Motorcycles Gardening Photography
Aviation Genealogy Specialty Foods
Collectibles History Travel
Home

...Women's Issues
Kids Sites
Shopping
Accessories Computer Greeting Cards
Hardware/Software
Apparel Electronics Groceries
Auctions Event Tickets House/Apartment Hunting
Banking Flowers Pharmacy/Drugs
Car Buying/Leasing Furniture Professional/Office...

26/TI/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

System and method for providing consumer rewards Sytem und Verfahren fur das Bereitstellen von Belohnungen an Konsumenten Systeme et methode pour recompenser les consommateurs

26/TI/2 (Item 2 from file: 348)
DIALOG(R) File 348: (c) 2002 European Patent Office. All rts. reserv.

Wireless auctioning system
Drahtloses Auktionsverfahren
Systeme de traitement d'encheres sans fil

26/TI/3 (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2002 European Patent Office. All rts. reserv.

METHOD AND SYSTEM FOR PROCESSING AND TRANSMITTING ELECTRONIC AUCTION INFORMATION

VERFAHREN UND SYSTEM ZUM VERARBEITEN UND UBERTRAGEN VON ELEKTRONISCHER AUKTIONSINFORMATION

PROCEDE ET SYSTEME DE TRAITEMENT ET DE TRANSMISSION D'INFORMATIONS POUR DES ENCHERES ELECTRONIQUES

26/TI/4 (Item 1 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND SYSTEMS FOR INTERACTIVE COLLECTION, EXCHANGE AND REDEMPTION OF POINTS

PROCEDES ET SYSTEMES INTERACTIFS DE COLLECTE, D'ECHANGE ET DE RESTITUTION DE POINTS CADEAUX

26/TI/5 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING, AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS

PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES

26/TI/6 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

GUIDED BUYING DECISION SUPPORT IN AN ELECTRONIC MARKETPLACE ENVIRONMENT AIDE GUIDEE A LA PRISE DE DECISION D'ACHAT DANS UN ENVIRONNEMENT DE MARCHE ELECTRONIQUE

26/TI/7 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

ENHANCED AUCTION MECHANISM FOR ONLINE TRANSACTIONS
MECANISME AMELIORE DE VENTE AUX ENCHERES POUR TRANSACTIONS EN LIGNE

26/TI/8 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

PARTNER RELATIONSHIP MANAGEMENT SYSTEM
SYSTEME DE GESTION DE RELATIONS ENTRE PARTENAIRES

26/TI/9 (Item 6 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD OF AND APPARATUS FOR CONDUCTING COMMERCE USING AN ELECTRONIC NETWORK

PROCEDE ET DISPOSITIF PERMETTANT D'EFFECTUER DES OPERATIONS COMMERCIALES VIA UN RESEAU ELECTRONIQUE

26/TI/10 (Item 7 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

DISTRIBUTED INFORMATION METHODS AND SYSTEMS USED TO COLLECT AND CORRELATE USER INFORMATION AND PREFERENCES WITH PRODUCTS AND SERVICES

SYSTEMES ET PROCEDES D'EXPLOITATION REPARTIS UTILISES POUR COLLECTER ET CORRELER DES PREFERENCES ET DES INFORMATIONS UTILISATEUR A DES PRODUITS ET A DES SERVICES

26/TI/11 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD FOR CONDITIONAL AUCTIONS
METHODE RELATIVE A DES ENCHERES CONDITIONNELLES

26/TI/12 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

COMMODITY BROKERAGE SYSTEM AND METHOD SYSTEME ET PROCEDE DE COURTAGE EN MARCHANDISES

26/TI/13 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR DIET CONTROL
PROCEDE ET APPAREIL PERMETTANT DE CONTROLER SON ALIMENTATION

26/TI/14 (Item 11 from file: 349)
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SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEME, APPAREIL ET PROCEDE POUR ENVOYER DES SALUTATIONS A TRAVERS UN RESEAU INTERACTIF DE COMMUNICATIONS

26/TI/15 (Item 12 from file: 349)
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SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, APPAREIL ET PROCEDES POUR MESSAGES DE VOEUX DANS DES RESEAUX DE COMMUNICATION INTERACTIVE

26/TI/16 (Item 13 from file: 349)
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SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, APPAREILS ET PROCEDES PERMETTANT DE FAIRE PASSER DES SALUTATIONS DANS DES RESEAUX DE COMMUNICATION INTERACTIFS

26/TI/17 (Item 14 from file: 349)

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SYSTEMS, APPARATUS AND METHODS FOR DELIVERING GREETINGS WITHIN INTERACTIVE COMMUNICATIONS NETWORKS

SYSTEMES, DISPOSITIFS ET PROCEDES DESTINES A TRANSMETTRE DES CARTES DE VOEUX DANS DES RESEAUX DE COMMUNICATION INTERACTIVE

26/TI/18 (Item 15 from file: 349)
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E-COMMERCE PRICING ENGINE
MOTEUR DE FIXATION DES PRIX DU COMMERCE ELECTRONIQUE

26/TI/19 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR AUTOMATIC DISPATCHING OF DELIVERY SERVICE PROCEDE ET SYSTEME POUR L'EXPEDITION AUTOMATIQUE D'UN SERVICE DE LIVRAISON

26/TI/20 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SOURCING SYSTEM AND METHOD SYSTEME ET PROCEDE DE SOURCAGE

26/TI/21 (Item 18 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

26/TI/22 (Item 19 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL

26/TI/23 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

GLOBAL ASSET INFORMATION REGISTRY
ENREGISTREMENT GLOBAL D'INFORMATIONS SUR UN BIEN

26/TI/24 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE

DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET

PROCEDE ASSOCIE

26/TI/25 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

INTERCOMMUNICATING COMPUTER CALENDAR-BASED MARKETING AND SALES
VENTES ET MARKETING EN FONCTION D'UN CALENDRIER PAR ORDINATEURS EN
INTERCOMMUNICATION

26/TI/26 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM FOR MANAGING RISK TRANSACTIONS
SYSTEME DE GESTION DE TRANSACTIONS PORTANT SUR DES RISQUES

26/TI/27 (Item 24 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR CONDUCTING AUCTIONS PROCEDE ET DISPOSITIF POUR LA CONDUITE D'ENCHERES

26/TI/28 (Item 25 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR ON-LINE SALE, BARTER, AND TRADE PROCEDE ET SYSTEME DE VENTE, TROC ET COMMERCE EN LIGNE

26/TI/29 (Item 26 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

COMPUTERIZED AUCTION SYSTEM USING MULTIPLE PURCHASE MEDIA SYSTEME DE VENTE AUX ENCHERES INFORMATISE UTILISANT PLUSIEURS SUPPORTS D'ACHAT

26/TI/30 (Item 27 from file: 349)
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SHOPPING LIST ORGANIZER APPARATUS AND METHOD
APPAREIL D'ORGANISATION DE LISTES D'ACHATS ET PROCEDE CORRESPONDANT

26/TI/31 (Item 28 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR ELECTRONIC MERCHANDISING IN AN E-COMMERCE APPLICATION FRAMEWORK

MARCHANDISAGE ELECTRONIQUE DANS LE CADRE D'UNE APPLICATION DE COMMERCE ELECTRONIQUE, SYSTEME ET ARTICLE MANUFACTURE A CET EFFET

26/TI/32 (Item 29 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PROVIDING EXTERNAL AGENTS IN AN E-COMMERCE APPLICATION FRAMEWORK

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE GESTION D'AGENTS EXTERNES DANS UN CADRICIEL D'APPLICATIONS DE COMMERCE ELECTRONIQUE

26/TI/33 (Item 30 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR ELECTRONIC COMMERCE PROCEDE ET APPAREIL DE COMMERCE ELECTRONIQUE

26/TI/34 (Item 31 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE

26/TI/35 (Item 32 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHODS, CONCEPTS AND TECHNOLOGY FOR A VIRTUAL SHOPPING SYSTEM CAPABLE OF ASSESSING NEEDS OF A CUSTOMER AND RECOMMENDING A PRODUCT OR SERVICE BASED ON SUCH ASSESSED NEEDS

PROCEDES, CONCEPTS ET TECHNOLOGIE POUR SYSTEME D'ACHAT VIRTUEL CAPABLE D'EVALUER LES BESOINS D'UN CLIENT ET DE RECOMMANDER UN PRODUIT OU UN SERVICE SUR LA BASE DE CES BESOINS

26/TI/36 (Item 33 from file: 349)
DIALOG(R)File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

26/TI/37 (Item 34 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR CONDUCTING AN ON-LINE AUCTION OF CERTIFICATES OF DEPOSIT

PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER EN LIGNE UNE VENTE AUX ENCHERES DE CERTIFICATS DE DEPOT

26/TI/38 (Item 35 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

MULTIPLE CRITERIA BUYING AND SELLING MODEL, AND SYSTEM FOR MANAGING OPEN OFFER SHEETS

MODELE DE VENTE ET D'ACHAT SELON DES CRITERES MULTIPLES ET SYSTEME DE GESTION DES LISTES D'OFFRES OUVERTES

26/TI/39 (Item 36 from file: 349)
DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND APPARATUS FOR TRACKING CONSUMERS PROCEDE ET DISPOSITIF DE SUIVI DE CONSOMMATEUR

26/TI/40 (Item 37 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC AUCTIONS WITH MULTI-PARAMETER PRICE EQUALIZATION BIDDING

PROCEDE ET SYSTEME DE VENTE AUX ENCHERES ELECTRONIQUE AVEC OFFRES PAR EGALISATION DE PRIX A PARAMETRES MULTIPLES

26/TI/41 (Item 38 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR CONDUCTING ELECTRONIC AUCTIONS WITH NET PRESENT VALUE BIDDING

PROCEDE ET SYSTEME DE CONDUITE DE VENTES AUX ENCHERES ELECTRONIQUES PAR L'INTERMEDIAIRE D'OFFRES A VALEUR ACTUELLE NETTE

26/TI/42 (Item 39 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

DYNAMIC MARKET EQUILIBRIUM MANAGEMENT SYSTEM, PROCESS AND ARTICLE OF MANUFACTURE

GESTION DYNAMIQUE DE L'EQUILIBRE D'UN MARCHE, ET PROCEDE ET ARTICLE MANUFACTURE ASSOCIES

26/TI/43 (Item 40 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

DEMAND AGGREGATION THROUGH ONLINE BUYING GROUPS
REGROUPEMENT DE DEMANDES AU MOYEN DE COOPERATIVES D'ACHAT EN LIGNE

26/TI/44 (Item 41 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR LOW VOLUME BUYERS TO AGGREGATE PURCHASING POWER PROCEDE ET SYSTEME PERMETTANT A DE PETITS ACHETEURS DE METTRE EN COMMUN LEUR POUVOIR D'ACHAT

26/TI/45 (Item 42 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

REVERSE AUCTION SEARCH ENGINE
MOTEUR DE RECHERCHE POUR MISE AUX ENCHERES INVERSEES

26/TI/46 (Item 43 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

A METHOD AND AN APPARATUS FOR A UNIVERSAL TRADING MARKET DESIGN AND DEPLOYMENT SYSTEM

PROCEDE ET APPAREIL RELATIFS A UN SYSTEME UNIVERSEL DE CONCEPTION ET DE MISE EN OEUVRE DE MARCHES D'ECHANGES

26/TI/47 (Item 44 from file: 349)
DIALOG(R) File 349: (c) 2002 WIPO/Univentio. All rts. reserv.

METHOD AND SYSTEM FOR PROCESSING AND TRANSMITTING ELECTRONIC AUCTION INFORMATION

PROCEDE ET SYSTEME DE TRAITEMENT ET DE TRANSMISSION D'INFORMATIONS POUR DES ENCHERES ELECTRONIQUES

26/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01397142

System and method for providing consumer rewards Sytem und Verfahren fur das Bereitstellen von Belohnungen an Konsumenten Systeme et methode pour recompenser les consommateurs PATENT ASSIGNEE:

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System and method for providing consumer rewards INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT A1

An automated consumer rewards / incentive program that accepts a registration of a consumer. The registration entitles the consumer to receive the benefits of the incentive program. To track the fulfillment of reward earning criteria established by member businesses, the registration includes information indicative of a credit card...

...member business. When a member customer performs a transaction at a member business using the **registered** credit card, the system and method examines the credit card transactional information to determine if the **consumer** fulfilled the **requirements** of the **incentive** program for the member business. If the transactional information indicates that the consumer fulfilled the criteria of the **rewards** program of the member business, the consumer is **rewarded** in accordance with the benefits of the **incentive** program.

... SPECIFICATION A1

This invention relates generally to consumer **reward** or **incentive** programs and, more specifically, to a system and method for providing an automated consumer **reward** program.

In the prior art, various consumer reward programs are known. For example, the airline industry allows a consumer to make a plane...

- ...when the reservation is fulfilled by the consumer taking the reserved flight, the consumer is **rewarded** with redeemable frequent flyer miles. Such reservations can be made using a network, for example...
- ...to provide a means by which consumers can make dining reservations and benefit from a **rewards** program. In this regard, reservations can be

made via access to a Web site, such...

- ...Reservations made through "OpenTable" allow a consumer to earn "OpenTable points" that are redeemable for rewards . To earn the points, the consumer must arrive at the restaurant before or at the...
- ...for their intended purpose, they do suffer various disadvantages. For example, the currently implemented airline consumer reward program requires the consumer to remember their appropriate frequent flyer number and to individually register with each of the airlines to access the large population of reward providers. Meanwhile, the on-line reservation system of "OpenTable" requires the performance of some action
- ...either the consumer or the restaurateur (beyond actual fulfillment of the reservation) to ensure the **awarding** of **rewards**. Accordingly, a need exists for an improved system and method for providing consumers **rewards**.

The present invention is set out in the independent claims. Some optional features are set...

...in the claims dependent thereto.

According to one embodiment, there is provided an automated consumer rewards / incentive program that requires minimal human intervention and which is substantially transparent to the consumer and...

- ...a registration of a consumer that entitles the consumer to receive the benefits of the **incentive** program. To track the fulfillment of **reward** earning criteria established by member businesses, the registration includes information indicative of a credit card...
- ...member business. When a member customer performs a transaction at a member business using the **registered** credit card, the system and method examines the credit card transactional information to determine if the **consumer** fulfilled the **requirements** of the **incentive** program for the member business, e.g., purchased goods/services from a member business, fulfilled...
- ...business, etc. If the transactional information indicates that the consumer fulfilled the criteria of the rewards program of the member business, the consumer is rewarded in accordance with the benefits of the incentive program. The system and method also tracks and communicates information to members and businesses such as, for example, accumulated rewards, summaries of transactions and balances.

In a further embodiment, the system may be implemented on...
...Internet. In this manner, the system provides a versatile tool for meeting a variety of needs of both consumers and businesses. For example, a business can use the Internet to change information in real...

...objects, advantages, features, properties and relationships of the invention will be obtained from the following **detailed** description and accompanying drawings which set forth an illustrative embodiment and which are indicative of...

...which:

Figure 1 illustrates a flow chart diagram of an exemplary system for determining consumer awards in accordance with the subject invention; Figure 2 illustrates a block diagram of an exemplary...

...and

Figure 5 illustrates a flow chart of an exemplary method for determining if an incentive has been met by a consumer.

Turning now to the figures, wherein like reference numerals refer to like elements, there is illustrated a system and method for providing consumer rewards.

While the invention is particularly described in the context of the restaurant business, it is...

...by capturing and processing credit card transactions originating from restaurants to thereby generate rebates and rewards for member consumers. The system and method also maintains member restaurant information, maintains member consumer information, and maintains audit trails.

To become eligible to participate in the rewards program, both consumers and restaurants register to become members. Restaurant registration will include a credit card merchant number, identification of a credit card point of sale machine, as well as the details of an awards program. Consumer registration will include a major credit card number. When the consumer uses the registered credit ...the member consumer has dined at the member restaurant and, if so, whether the member consumer has fulfilled the requirements of the incentive program of the member restaurant. In exchange for becoming a member restaurant, a restaurant can...

...transactional information can be examined to determine if the transaction fulfills the criteria for receiving **awards** as established by the member restaurant.

While not required, the system and method described hereinafter...
...a comprehensive, dependable, and useful network resource that links businesses and consumers with sophisticated interactive marketing, yield management, and customer relationship management capabilities. Both consumers and businesses will benefit from a centralized resource that combines unbiased information, an incentive program, and value-added activities such as online reservations and promotions to facilitate and enhance the experience of the consumer.

It will also be appreciated that...

- ...14, a credit card aggregator service server and associated database 16, and the Web site/ rewards processing/reservation taking, etc. system server and associated database 18, one of skill in the...
- ... Users will not only gain access to a trusted information resource on dining choices (listings, surveys, ratings, promotions) but also to a convenient tool for following through with their dining decisions by making reservations online. In addition, users will receive special incentives, such as money discounts or alternate currencies/points, when they dine at member restaurants. The trigger for awarding incentives will be transparent and accomplished via a registered credit card. The system and method may also be adapted to offer personalization, e.g.....past dining activities, etc., and premium member status.

To restaurants, the system and method is **designed** to become the dominant interactive partner. With a comprehensive focus on improving top and bottom...

...of restaurants, the system and method will help restaurants market on a national scale, add marketing and promotional activity to the Internet and offer a completely new customer yield management tool, namely, variable dining incentives for the purpose of driving incremental traffic to member businesses. This tool will enable restaurants to post variable incentives, discounts or dining points, to stimulate demand during off-peak periods.

During operation, there will...

- ...user is the restaurant. The restaurant will use the site to manage their reservations, dining incentive offerings and table allocation.

 To maximize the functionality of the system, the system is adapted...
- ...will not be recognized by the site but will be marketed to by offering different **promotional** opportunities to the user for increasing his level of participation on the site. This user...
- ...pending reservations and dining history and will not be able to take advantage of the incentives offered by the different restaurants.

 * Level 1 consumer A level 1 user has accessed the...functionality offered by the site but will not be able to take advantage of the incentives offered by the different restaurants.
 - * Level 2 consumer \bar{A} level 2 user has accessed the...

- ...consumer will be able to take full advantage of the site's functionality including earning incentive points or dollars back by dining at participating restaurants. The level 2 consumer will have a "personalized" page that will track the user's pending reservations, the incentives that the consumer has registered for and any incentive points that the consumer has earned by dining.

 * Type 0 restaurant This is a restaurant...
- ...a member of the system and method interested only in online reservations exclusive of an **incentives** program. Editable content regarding the restaurant will be available.
 - * Type 3 restaurant A restaurant that...
- ...signed up to be a member of the system and method interested only in the incentives program exclusive of on-line reservations. Editable content regarding the restaurant will be available.

 * Type...
- ...be a member of the system and method interested in both on-line reservations and **incentives**. Editable content regarding the restaurant will be available.
 - * Type 5 restaurant a restaurant participating only in redemptions. The restaurant will accept member redemption at his restaurant but will not offer incentives . When a user accesses the system via the Internet, without regard to their level of...
- ...to certain Web pages, retrieved from server 18, that will be tailored to meet the needs of the user.

With reference to Fig. 3a-3e, illustrating a Web page site map for use in...

- ...about new features of the system site, and press releases from the public.
 - * "Become a Registered Member" This area will take the user to an area where he will enter personal account information in order to join the system. The preferred information that the system requests to move the user to a member is the user's name, email address, zip code, user ID, password...
- ...together" This will be an area explaining to the consumer and the restaurant what the **incentives** program is and the benefits that are available to both the consumer and the restaurant.
 - * "Benefits" This area will detail to the user the benefits of joining the programs provided by the system. It reviews the different levels of membership for both the restaurant and the consumer, it will provide ...
- ...and password hint/answer. By giving the system this information the anonymous user will be **promoted** to a Level 1 consumer and will be a recognized user of the site.

 * "I...
- ...area will link the user to an area that describes the benefits for a restaurant joining the programs provided by the system. It will also provide an area for the restaurant...
- ...user, either a consumer or restaurant, to log into the site as a valid user.
 - * " Promotional Advertisement " This will be an advertisement area that will make offers to users to join the system. An example of this would be "Just for visiting the site get 100...
- ...here for details on how to take advantage of this offer." The rotation of these **promotions** may occur per user session.
 - * "Featured Restaurant" The featured restaurant will be an advertisement for a member restaurant that is offering incentives to users that either are members or join the system. In the future it may

also be incentives other than restaurant advertisements such as dinners with the chef and other opportunities. This restaurant may be picked to match as much of the consumer 's profile information as possible. An example of this will be if the user is an anonymous...

- ...a reservation at a restaurant whether or not he is a member of system.

 This **selection** will take the **user** to an area to perform a search for a restaurant.
 - * "Search for a Restaurant" The...
- ...different restaurants based on the different user entered criteria.

 * "Help" This section will provide the user with some frequently
 asked questions and answers, an overall site map, contact numbers and a
 way to contact customer...
- ...career opportunities available, and for the restaurants, information about having a sales representative contact them.
 - * "Registered Incentives Advertisement " This area of the screen will provide the user of the site with advertisements for restaurants. These advertisements will be for incentive participating restaurants that are offering incentives for member customers to register for. It may be preferred that the site follow the consumer through the Web pages
- ...and will be asked for a password hint. This password hint/answer should be a required field in the user 's account. If the user has a password hint, the system will ask the user...
- ...the site, for example by the use of a cookie, the system will display an advertisement to entice the user to become a member and try the programs provided by the system. Other than the advertisements, this is the only difference in the home page for each visit of the unregistered user to the site.

When a registered consumer logs into the site, there will be an option for the site to remember his/her password. If the consumer chooses to have the system remember their password the consumer will be recognized when returning to the site. Recognition may be accomplished with a greeting and tailored marketing, however, the user should still be required to give his/her password when trying to view any account information or history information. If the user does not want the site to remember his/her password, or does not set their browser accordingly, then...

- ...and view their personalized content. If the user accessing the site is a restaurant, the user will be required to log into the site.

 Therefore, each time a restaurant access the system they will...
- ...access provided by the system a revenue management restaurant will be able to update their **incentives** and reservations information.

 The sales representative will gather sales information about the restaurant and record...
- ...of operation; 20) dress code; 21) entertainment; 22) takeout; 23) delivery; 24) catering; 25) special awards; 26) long description (for home page); 27) user ID; 28) password and 19) password hint...will be changed to inactive.

To provide an added level of security, the system will require the user to change the password at first login. The user id will be permanent, but the...

- ...created by posing the following questions to the restaurateur: 1) do you want to receive reviews /feedback from member customers; 2) do you have a profile preference for these potential reviewers; 3) do you have a computer; where is this computer located; 4) do you have...
- ...4) scanned in food menu; 5) scanned in wine list; 6) map to restaurant; 7) registered incentives; 8) base incentives; 9) reviews; 10) if the restaurant takes online reservations; and 11) if the restaurant takes reservations.

- ...The consumer will be allowed to view, but preferably not be allowed to update, the information in their personal account directly via the Internet. It is preferred that updates to the consumer account be...
- ...user ID, password, password hint/answer. The member account (level 2) consists of the above personal account information plus: address, phone number, and credit card number(s). Verification will be run on the credit card information. A level 2 consumer who requests removal of his credit card information will temporarily give-up membership status. This action will...
- ...a Level 2 to a Level 1 consumer and will not allow usage of the incentive program without re-registering a credit card number.

 In addition to the consumer account information noted above, profile

information about the consumers will be asked for/volunteered during sign - up for a personal page and member registration. In addition, the system, via cookies, will keep...

- ...to enhance the consumer's enjoyment of the system by, for example, sending the consumer **promotional** materials for which the consumer has indicated an interest. The profile information may consist of...
- ...out most often alone, with friends or family, with children; 15) send me email to review or give feedback to restaurants where you have recently visited; 16) types of marketing would you like to receive; 17) types of promotions preferred, such as alternate currencies per dollar spent or a percentage off the meal; and...
- ...the personalization. The sending of emails would be managed by the system.

To provide for customization of the system Web pages to the specific user, the consumer profile may be utilized. For example, the system will create a personalized page for its Level 1 and 2 consumer. The customized page may offer marketing that will eventually be targeted to the consumer's account and profile information. Other personalization features may include: consumer's name, localized restaurants and some level of promotion and incentive segregation. When created, the personalized page will be used as the default home page for...

- ...personal pages could be created without the consumer's direct knowledge. For example, when the **consumer requests** to get a benefit from a restaurant his name and e-mail address is required. By entering this information the anonymous consumer has just been **promoted** to a Level 1 consumer and will, by default, have a **customized** page.
 - In a preferred embodiment, the personalized page should contain the following:
 - * My Dining Plans This section will give the consumer an overview of his pending reservations and **registered** incentives . It will show a maximum of five reservations with the option that the consumer can...
- ...the zip code on the consumer's account and the definition of "new" will be **defined** by **customer** service.
 - * My Account This area of the site will show the consumer a summarization of the total amount of incentive points, etc. he has collected by participating in the system. The view may include a view of the consumer's historical transactions or allow the consumer to view his registered cards. Basic account information should be available for viewing only (level 1 required info as described above).
 - * Redeem Points In this area the consumer will be able to redeem his incentive points for dining vouchers, frequent flyer miles, or other rewards. This may be handled via an email form to customer service release.

Turning now to...

...functional. The restaurant will be accessing this page for the purpose of managing their reservations, incentives or seating allocation. With this in mind, the restaurant's personal page may be presented...

- ...to view the different reservations that have been made at the restaurant and get more **detailed** information about the reservation including comments made by the person who made the reservation. This is...
- ...My Benefits This section will detail the benefits that the restaurant receives by using the **incentive** or the online reservation program and details the current benefits that the restaurant is entitled to.
 - * My Promotions / Incentives In this section the restaurant can view and edit their incentive program. This includes both the base and the registered incentives .
 - * My Account/Profile From this section the restaurant can view their account information and change...

...restaurant.

- * Contact a Sales Representative.
- * My Customers This is where the restaurant can see any reviews that pass the webmaster's edits. As a user aide, there may be a help...
- ...that will be located on all site pages.

For use in creating and storing consumer reviews , a create review module is provided. This module will allow consumers to create and store the consumer reviews for the restaurant and other relationship management actions. A review is consumer generated information about a restaurant that may be made available to all visitors of the system site. To create a review, a consumer will perform a search and then click through to a restaurant's home page. There will no limit on the number of reviews that a consumer can create on one restaurant. The review will be a very simple template that will consist of ratings (i.e. likeability scale, food quality, etc...) and a comment section. The ratings information and the comment information will be viewed as two separate things by the system. The consumer's rating information may be simply stored without review . However, if the consumer enters text in the comment section, it is preferred that the consumer's comments edited if necessary before being posted into the restaurant's account. In this...

...to tell the user that, if comments are entered, the text must go through a review process prior to being posted to the site.

After performing a restaurant search of any...

...a reservation or performing a general search, the consumer will be able to read the reviews that have been posted for a selected restaurant by other consumers. These reviews will initially consist of an overall rating, indicating an average rating and the number of people that were averaged in, and textual comments. The comment reviews may be ranked by the amount of information available about the person giving the review. For example, if the person giving the review has an associated dining experience at the restaurant they will be listed first. If there is no information on the person giving the review, except the name and email address, it will be listed last. While restaurants may use this method to also view reviews which are written about their restaurant, the system will make such reviews available on the restaurant's personal page. Reviews and descriptions from third party sources may also be made available.

To enhance the desire to use the system, the system will provide an incentive management module. This module will manage the types and amounts of incentive given to the consumer fordining at particular restaurants. On a dynamic basis, restaurateurs can create/update/delete incentives. Incentives include alternate currencies per dollar spent, a percent off the bill total, etc. These incentives can be managed either on-line by the restaurateur or they can call a system...

...is also contemplated that a voice response system may be used for restaurateurs to update <code>incentives</code> .

In a preferred embodiment, there will be two types of incentives that can be offered to the consumer. The first is a base incentive, which will be offered on a daily basis and does not require the consumer to

register acceptance of the offer with the system or make an online reservation. The second type of incentive is a registered incentive that requires the consumer to register an intent to dine or to make an online reservation. Restaurants can choose to offer any combination of these incentives, to be offered at anytime of the week, or no incentives at all. Once a consumer has made a reservation or has registered for the incentive the incentive is locked in, and the conditions of the registered incentive can not be changed. Restaurateurs will be able to modify registered incentives as needed, however, base incentives should only be updated seven days prior to the set incentive date. For example, if a restaurateur wants to update the next week's base incentives he should do it before the Monday of the current week.

To provide a convenient means for allowing restauranteurs to sign up for the incentive plan, a description and the benefits of the restaurant incentives program can be viewed online or be explained by a sales representative. If the restaurant...

- ...come out to the restaurant to describe how the program works and the benefits to joining the program. Once the restaurant has decided to join the systems' incentives program, a sales representative will meet with the restaurateur to discuss and decide on the...
- ...sales representative will ensure the restaurant is added to the system database and is properly designated as a restaurant being signed up with incentives. Base incentives may be initialized to a predetermined amount. Thereafter, the default effective date on the base incentive may be 10 days after the date the restaurant receives incentives to provide the restaurant a window to change their default base incentives before they go into effect.

Base incentives will be stored at the day level along with an effective date. When updating a restaurant's base incentives, a business rule (which the web administrator can change) will resolve any conflicts. As an example of a rule, given that there may be updates to the base incentives over time, the active base incentive may be designated to be the one with the highest effective date that is less than or equal to the current date. In the example illustrated in TABLE 1, the active base incentive would be the record with the effective date of '3/1/2000' on the date...

- ...base discounts, restaurants should give consumers seven days prior notice of changes of their base incentives. The restaurants can enter as many base incentive records as they would like as long as the effective date is greater than seven...
- ...format. Black-out days(horizontal bar)if selected(horizontal bar)will over-ride the base incentive for the day. They will be listed in the "base incentive" explanation for each restaurant that chooses black-out days. The consumer will be able to tell in advance if a black-out day has been chosen by a restaurant.

After a restaurateur has signed up for incentives they have the ability to make changes to their registered incentives any time they want via the internet or over the phone with a customer service or sales representative. Registered incentives will be stored at the day level along with an effective date and expiration date. Restaurants are not required to have registered incentives. Registered incentives may be given in addition to any base incentives that a consumer might receive.

At any single point in time a restaurant can only have one active registered incentive record. This is enforced by ensuring that an incentive record can not have an effective date that is less than another incentive record's expiration date and also greater than that same record's effective date. The restaurant will also specify the maximum number of times they are willing to extend the registered promotional incentive per any given day. In the scenario presented in Table 2, the active registered incentive would be 15% off on all Thursdays until 6/1/2000 when it goes up to 20% off. The restaurateur can change their registered incentives at any time, but once a customer

has made a valid reservation or has registered for the incentive (made an "intent to dine") the incentive is locked in, and the amount can not be changed for that particular consumer. Once the maximum number of consumers have validly registered their intent to take advantage of the incentive on any given day, the incentive will no longer be offered on that day.

As a further incentive, points may be accumulated through dining experiences which can be redeemed for electronic dining vouchers...

...be sent to the consumer after the redemption transaction is completed, and the consumer's **customized** page will indicate existing and unused redemption points.

To redeem incentive points, consumers will be able to view their total points from the consumer's personal page and select the option to redeem their points for dining vouchers. Once the user has selected the option to redeem their points, they will be taken to a new page where

- ...list of predefined dining vouchers, such as "Dinner for 2, up to \$100."

 Next the **consumer** will **select** the day of the week and the restaurant where the diner will occur. Depending on...
- ...3, Level 4, or Level 5 restaurant. A search will be offered to help the user in selecting a participating restaurant. If the restaurant allows reservations one can be made at this time...
- ...the system performs a validation to ensure the user has enough points to honor the **request**. If the **user** does not have enough points the system them will help make a dining voucher match...
- ...dollar balance. If the consumer does not use the dining voucher by dining on the **chosen** date and at the **chosen** restaurant, then his/her voucher will expire and their points will revert back to their point bank.

To view the **incentives** that restaurants are offering, the user can access the information by looking at the restaurant...

...will be a link from the page to this information. Alternatively, when making a reservation (selecting the time, number in party, etc...) the consumer can choose to view the incentives offered by the restaurant. Still further, the user can click through one of the rotating "restaurant incentives" ads and be taken to the restaurant's personal page to view the incentives. Thereafter, the consumer can register for a promotional incentive in several different ways: 1) by clicking through an ad in the rotating "restaurant incentive" banner and then accepting the offer with a click on "yes"; 2) by performing a biased search for the registered incentives on restaurants, viewing the registered incentive and then clicking "accept" on a particular incentive to select it; and 3) by performing a regular search on a restaurant, viewing the registered incentive and then clicking on "accept."

If the consumer has not given the system their credit card information they will be required to do so before they can register for the promotional incentive. Also, in order to take advantage of a registered incentive a date the user intends to dine must be provided by the user. If the promotion is still available on that day the consumer will be registered for the incentive, otherwise he/she will be notified that the promotion is full on their intended dining date and will be offered the next available registered incentive. The consumer will be able to view his/her registered incentives on their personal page. All future dining experiences, both registered incentives and reservations will be listed together and can be easily viewed on the consumer's...tables in the restaurant that are to be included in the system database and then choose a number of these tables as eligible for online reservations. The tables will by allocated

^{...} reservation information at his next reservation at this restaurant.

To obtain an online reservation, a consumer need only click on an online reservations icon that is displayed next to a desired restaurant. The consumer will be required to enter the date and time of the reservation, the number in the dining party and the smoking preference. If the consumer selects the "Make a Reservation" heading, a search page will be presented with the above information...

...well as an option for the consumer to search for all available reservations, for the **chosen** date/time, for all restaurants defined by the search area. For example, the **consumer selects** "Make a Reservation," enters March 26 at 7:00 p.m. as the date and time of the dine and **chooses** to see all available reservations. The **consumer** will be **required** to define an area (city/state, zip proximity, or state/neighborhood) to perform the search. Once the **consumer chooses** an area, the **consumer** can further limit the search by **choosing** the cuisine of the restaurant. The search will return all available reservations for March 26 at 7:00 p.m., for all restaurants within the **chosen** area and with the **chosen** cuisine. The **consumer** then **chooses** one of these restaurants from the list to complete the reservation. The consumer does not have to be a member of the system to make a reservation but **incentives** will be contingent on membership.

If there is a reservation available at the restaurant, a message will be displayed offering the **consumer** the time **desired** plus two alternate times (one at least 15 minutes before the desired time and one at least 15 minutes after the **desired** time). The **consumer** can then confirm to reserve the table. However, if no reservation at the desired time...

...the day of the reservation of the existence of reservations at conflicting times.

If the **consumer chooses** not to show up for a reservation made at a restaurant online then a record...

- ...he/she runs the risk of losing the online reservation privilege. The restaurant can also require that the consumer enter a credit card number and expiration date explaining that a no-show will result requires that the consumer enter the state and location information to use in the search. The location information will...
- ...of miles from a list of 5 miles, 10 miles or 15 miles.

 * Search on detailed information about the restaurant. The consumer will be required to enter the city and state to search in. Optional information will be the name...
- ...location bar translation)
 - * Enter the restaurant name directly to search on a pattern match
 - * Cuisine
 - * Promotions / incentives
 - * Credit Cards accepted
 - * Price Range
 - * Reservation availability(both online and not online)
 - * Membership in the...
- ...held by the system for the restaurant (accepts online reservations, has a map, offers base/ registered incentives, online menu, etc.). In addition, if the consumer is recognized by the Web site as...
- ...restaurant. The results of the search will be unbiased and in alphabetical order unless the consumer chooses to perform a "biased" search, one that gives preferential treatment to member restaurants, by selecting a checkbox that will appear on the search form. Also, if the Consumer has performed a search by proximity the restaurants will be listed...
- ...After the search has completed there may also be provided a link to a more detailed page for the restaurant. Listed on this page are consumer reviews, the ability to send the information on this restaurant to anyone via email, and the ability for the consumer to perform another

search that returns the consumer to the **detailed** search page. The **detailed** page may also include pictures of the restaurant and links to the restaurant's menus...

- ...providing the email address that he would like to send it to.

 To validate when rewards are earned, a credit card transaction aggregator 1.6 is utilized that matches credit card charges at member restaurants with credit card account numbers of enrolled members. The information returned from the credit card transaction aggregator 1.6 is compared with enrollment and updated information stored in the database associated with server 1.8. With reference to...
- ...data flow diagrams of Figs. 4a and 4b, the process proceeds with the system sending **enrollments** and redemption/**incentive** transactions to the database 1.8. The system also sends a daily file of **registered** credit cards and participating merchant numbers to the credit card transaction aggregator 1.6. The...
- ...at the server 1.8 to ensure that the merchant number and/or frequent diner registered card contained in the record returned from the credit card transaction aggregator 1.6 are...
- ...one of the following types of activities has been launched:

 * frequent diner acceptance of restaurant registered incentives when a frequent diner signals his intent to accept a restaurant's
 registered incentive offer by clicking through the acceptance path and
 completing the required information, a registered incentive
 transaction is maintained in a daily transaction file. A registered
 incentive is valid for a particular day at a particular restaurant and
 may be restricted to a restaurant-determined number of tables. Frequent
 diners who attempt to register may find they exceeded the number of
 tables the restaurant is offering. In such a...
- ...used to link a matched transaction from the credit card transaction aggregator to a pending, registered incentive is the merchant number and frequent diner credit card. If there is a match on both of these elements and a match between the registered incentive offer date and the transaction date, then the system creates a reward record for the member to be used in the reward delivery/qualification process, i.e., updates the customer's alternate currency total or informs the credit card company to reduce the customer's charges.
 - * merchant basic incentive offers If a merchant chooses to set-up a basic incentive for a particular day, a daily file is maintained. The key used to link a matched transaction from the credit card transaction aggregator is the merchant number and frequent diner registered card which are verified as participating members. If the members are participating and the transaction date matches a basic incentive date, the frequent diner will get the basic incentive reward , i.e., the credit card company will be instructed to reduce the customer's charge... system and method allows for a restaurant to set time of day/week/month dining incentives by which the consumer can obtain a reward for dining at an established incentive time. This is particularly advantageous to restaurants as the incentive plan may be used to entice diners at otherwise off-peak demand times within the restaurant. To ensure that the rewards are awarded, as illustrated in Fig. 5, the restaurant notifies the system administrator of the time of day/week/month that the incentive is being offered and the details of the incentive . This information may then be communicated to consumers whereby a consumer can make a reservation through the system to dine at the member restaurant during the specified incentive time.

To determine that the consumer has fulfilled the reservation, the time stamp of the...

...against the time the reservation was made. For day of week or day of month incentives, this comparison need only examine the day field of the credit card transaction record to determine if the reservation was fulfilled during the incentive day. For time of day incentives, the comparison examines the day and time fields of the credit card

transaction record to determine if the reservation was fulfilled during the incentive time of the incentive day.

To ensure that the fulfillment took place at approximately the time the reservation was made for time of day incentive plans, a time window is added to the reservation time and the credit card time...

- ...falls within this time window on the appropriate day. For example, a restaurant can offer **incentives** to a consumer if the consumer dines at the restaurant between 4 p.m. and...
- ...makes a reservation for 5 p.m. on Wednesday the consumer is eligible for the incentive and the system will determine that the incentive has been earned if the meal is paid for using the registered credit card within a predetermined time window on the incentive day (e.g., using a 2 hour window the payment should occur between 5 p...
- ...the overall teachings of the disclosure. For example, all events (such as registration, changing restaurant **rewards**, changing reservations, making reservations, etc.) need not be performed via a computer network but can...
- ...phone call, sending a fax, etc. to a representative of the entity that manages the **rewards** program. This entity can similarly notify the participants by phone, fax, mail, etc. of changes in **rewards** offered, changes in reservations, to make reservations, etc.

...CLAIMS A1

- 1. A method for providing **rewards** to a member consumer in connection with the purchase of goods or services at a...
- ...the purchase of the good or service by the consumer at the business if the consumer has fulfilled the requirement of a rewards program of the member business and, if so, providing the reward to the member consumer.
 - 2. The method as recited in claim 1, further comprising the step of settling the reward with the member business; and/or wherein the method further comprises the step of maintaining a record of rewards earned by the member consumer; and/or wherein the method further comprises the step of informing the member consumer of the reward when earned; and/or wherein the method further comprises the step of informing the member business of the reward when earned.
 - 3. The method as recited in claim 1, wherein the transaction information includes...
- ...day of sale and a time of sale; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur on a predetermined day and the...
- ...of sale is compared against the predetermined day to determine if the requirement of the **rewards** program was met; and preferably wherein the requirement of the **rewards** program comprises a specification that a transaction must occur during a predetermined time and that...
- ...against the predetermined time and the reservation time to determine if the requirements of the **rewards** program were met; and preferably wherein

comparing the time of sale to the reservation time...

- ...based upon the reservation time.
 - 5. A method for allowing a restaurant to provide an **incentive** program to a consumer, the method comprising:
 - accepting via a network a registration of a consumer, the registration entitling the consumer to benefits of the incentive program, the benefits including a reward for dining at the restaurant on a day specified by the restaurant and a reward for fulfilling a reservation made by the consumer with the restaurant;
 - allowing the consumer to view information indicative of the benefits of the incentive program; and
 - accepting via the network real-time changes made by the restaurant to